

<i>SERFF Tracking Number:</i>	<i>FRCS-125715293</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>AIG Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39569</i>
<i>Company Tracking Number:</i>	<i>4935</i>		
<i>TOI:</i>	<i>A07G Group Annuities - Special</i>	<i>Sub-TOI:</i>	<i>A07G.001 Equity Indexed</i>
<i>Product Name:</i>	<i>Indexed FPDA-Filing</i>		
<i>Project Name/Number:</i>	<i>AIGLIFE-DE/67/4935</i>		

Filing at a Glance

Company: AIG Life Insurance Company

Product Name: Indexed FPDA-Filing

TOI: A07G Group Annuities - Special

Sub-TOI: A07G.001 Equity Indexed

Filing Type: Form

SERFF Tr Num: FRCS-125715293 State: ArkansasLH

SERFF Status: Closed

State Tr Num: 39569

Co Tr Num: 4935

State Status: Approved-Closed

Co Status: None

Reviewer(s): Linda Bird

Author: Johnna Kemp

Disposition Date: 07/15/2008

Date Submitted: 07/09/2008

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: AIGLIFE-DE/67

Project Number: 4935

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: Submitted on or about this same date.

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Large

Overall Rate Impact:

Group Market Type: Discretionary

Filing Status Changed: 07/15/2008

State Status Changed: 07/15/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

The Company offers their assurances that the information required by Section 23-79-138 and the Guaranty Association notice required by Regulation 49 will be provided.

These forms are new and are not intended to replace any previously approved forms.

The Company plans to issue this certificate under a Group Fixed Index Interest Flexible Premium Deferred Annuity Contract issued to a trust situated in Delaware. The certificate is a non-participating fixed index interest flexible premium

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deferred group annuity certificate with fixed declared interest account. The owner may reallocate the Account Value among the interest crediting riders and the fixed declared interest account on each certificate anniversary. Additional interest will be credited to the policy based on the performance of the interest crediting accounts.

The certificate contains two sample schedule pages, one showing when the owner selects the 5-year Product Option Plan and one showing when the owner selects the 8-year Product Option Plan.

The certificate also shows two different charts of Minimum Monthly Income Plan Payments (pages 14 and 15). One is a sex-distinct chart, and the other (with "(U)") in the far corner is unisex. The Company will use whichever one is appropriate to a given case.

Enrollment form, AGLC103193, submitted to your Department for approval on 06/27/2008 and Supplemental Enrollment Form AGLC103090-2008, will be used with the submitted annuity certificate. A copy of the Enrollment Form is submitted for information, and a copy of the Supplemental Enrollment form is submitted for approval.

Extended Care Rider, form 04049C, submitted to your Department for approval on 06/27/2008, may also be used with this submitted certificate.

The Company believes that the issuance of the group annuities is not contrary to the best interests of the public.

This group design will afford increased accessibility to the product from a consumer point of view. The consistency of product design provided by a group annuity helps to reduce or eliminate the risk that the products will be misrepresented to purchasers.

Issuance of the annuities on a group basis results in economies of administration. The uniformity of a plan design provided by marketing in multiple jurisdictions under the group annuity forms significantly reduces the cost of product marketing and product support administration such as advertising materials and contract issuance.

Enclosed is an actuarial memorandum that demonstrates that the group annuities are actuarially sound and that the benefits are reasonable in relation to the premiums charged.

To the best of our knowledge, this filing is complete and intended to comply with the insurance laws of your jurisdiction.

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<i>Product Name:</i>	<i>Indexed FPDA-Filing</i>		
<i>Project Name/Number:</i>	<i>AIGLIFE-DE/67/4935</i>		

Company and Contact

Filing Contact Information

(This filing was made by a third party - FC01)

Johnna Kemp, Technician	johnna.kemp@firstconsulting.com
1020 Central, Suite 201	(800) 927-2730 [Phone]
Kansas City, MO 64105	(816) 391-2755[FAX]

Filing Company Information

AIG Life Insurance Company	CoCode: 66842	State of Domicile: Delaware
One Alico Plaza	Group Code: 12	Company Type:
Wilmington, DE 19801	Group Name:	State ID Number:
(732) 922-7793 ext. [Phone]	FEIN Number: 25-1118523	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$300.00
Retaliatory?	No
Fee Explanation:	This fee is based on the domicile state of \$50.00 per form. We are filing 6 forms therefore the fee will be \$300.00
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
AIG Life Insurance Company	\$300.00	07/09/2008	21325739

SERFF Tracking Number: FRCS-125715293

State: Arkansas

Filing Company: AIG Life Insurance Company

State Tracking Number: 39569

Company Tracking Number: 4935

TOI: A07G Group Annuities - Special

Sub-TOI: A07G.001 Equity Indexed

Product Name: Indexed FPDA-Filing

Project Name/Number: AIGLIFE-DE/67/4935

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	07/15/2008	07/15/2008

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Group Fixed Index Interest Flexible Premium Deferred Annuity Certificate with Fixed Declared Interest Account	Form	Exselsa Cartwright	07/10/2008	07/10/2008

<i>SERFF Tracking Number:</i>	<i>FRCS-125715293</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Product Name:</i>	<i>Indexed FPDA-Filing</i>		
<i>Project Name/Number:</i>	<i>AIGLIFE-DE/67/4935</i>		

Disposition

Disposition Date: 07/15/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	FRCS-125715293	State:	Arkansas
Filing Company:	AIG Life Insurance Company	State Tracking Number:	39569
Company Tracking Number:	4935		
TOI:	A07G Group Annuities - Special	Sub-TOI:	A07G.001 Equity Indexed
Product Name:	Indexed FPDA-Filing		
Project Name/Number:	AIGLIFE-DE/67/4935		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Form (revised)	Group Fixed Index Interest Flexible Premium Deferred Annuity Certificate with Fixed Declared Interest Account		Yes
Form	Group Fixed Index Interest Flexible Premium Deferred Annuity Certificate with Fixed Declared Interest Account		Yes
Form	Monthly Point-to-Point Additive Indexed Interest Account Rider		Yes
Form	Annual Point-to-Point Indexed Interest Account Rider		Yes
Form	Annual Point-to-Point Multiple Index Interest Account Rider		Yes
Form	Guaranteed Minimum Withdrawal Benefit Rider		Yes
Form	Supplemental Enrollment Form		Yes

<i>SERFF Tracking Number:</i>	<i>FRCS-125715293</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>AIG Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39569</i>
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<i>TOI:</i>	<i>A07G Group Annuities - Special</i>	<i>Sub-TOI:</i>	<i>A07G.001 Equity Indexed</i>
<i>Product Name:</i>	<i>Indexed FPDA-Filing</i>		
<i>Project Name/Number:</i>	<i>AIGLIFE-DE/67/4935</i>		

Amendment Letter

Amendment Date:

Submitted Date: 07/10/2008

Comments:

The form type selected for the certification was incorrect. Therefore, the form type has now changed from POLA to CER.

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
08111	Certificate	Group Fixed Initial Index Interest Flexible Premium Deferred Annuity Certificate with Fixed Declared Interest Account					54	08111_GROUP_FLEX_5&8_GLOBAL_INDEX_ANNUITY_dist.pdf

SERFF Tracking Number: FRCS-125715293 State: Arkansas

Filing Company: AIG Life Insurance Company State Tracking Number: 39569

Company Tracking Number: 4935

TOI: A07G Group Annuities - Special Sub-TOI: A07G.001 Equity Indexed

Product Name: Indexed FPDA-Filing

Project Name/Number: AIGLIFE-DE/67/4935

Form Schedule

Lead Form Number: 08111

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	08111	Certificate	Group Fixed Index Interest Flexible Premium Deferred Annuity Certificate with Fixed Declared Interest Account	Initial		54	08111_GROUP_FLEX_5&8_GLOBAL_INDEXTY_dist.pdf
	05200C	Policy/Contract	Monthly Point-to-Point Additive Indexed Interest Certificate: Account Rider Amendment, Insert Page, Endorsement or Rider	Initial		55	05200C_AIG_MONTHLY_POINT_TO_POINT_IIRIDER(final)_dist.pdf
	05201C	Policy/Contract	Annual Point-to-Point Indexed Interest Account Rider Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		58	05201C_AIG_ANNUAL_POINT_TO_POINT_IIRIDER(final)_dist.pdf
	07611C	Policy/Contract	Annual Point-to-Point Multiple Index Interest Account Rider Certificate: Amendment, Insert Page, Endorsement	Initial		58	07611C_AIG_ANNUAL_POINT_TO_POINT_MIRIDER(final)_dist.pdf

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<i>Filing Company:</i>	<i>AIG Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39569</i>
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<i>TOI:</i>	<i>A07G Group Annuities - Special</i>	<i>Sub-TOI:</i>	<i>A07G.001 Equity Indexed</i>
<i>Product Name:</i>	<i>Indexed FPDA-Filing</i>		
<i>Project Name/Number:</i>	<i>AIGLIFE-DE/67/4935</i>		
	<i>nt or Rider</i>		

07760C	Policy/Cont Guaranteed ract/Fratern Minimum Withdrawal al Benefit Rider Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial	51	07760C_AIG_ GUARANTEE D_MINIMUM_ WITHDRAWA L_BENEFIT_ RIDER(final)_ dist.pdf
AGLC1030 90-2008	Application/ Supplemental Enrollment Enrollment Form Form	Initial	54	AGLC103090 -2008 JD Dist.pdf



AIG Life Insurance Company
600 King Street
Wilmington, Delaware 19801
A Capital Stock Company

This annuity certificate is issued by AIG Life Insurance Company to the Owner named on the Schedule Page, and is evidence of the Owner's interest under the Group Annuity Contract issued to the Policyholder named on the Schedule Page.

This certificate is issued in consideration of Your Enrollment Form and receipt of the initial premium payment. Once an Income Plan has been selected We will make payments to the Owner or a designated payee as described in the Income Plan section. This certificate also provides for payment of a death benefit as described in the Death Benefits section.

Withdrawals may be made at any time before an Income Plan begins (subject to the provisions in this certificate and the minimums stated on the Schedule Page). Withdrawal Charges may apply. Free Withdrawals may be made as provided in the Free Withdrawal provision.

NOTICE OF TWENTY DAY RIGHT TO EXAMINE CERTIFICATE

You may return this certificate within twenty days after delivery if You are not satisfied with it for any reason. The certificate may be returned to Us or to the agent through whom it was purchased. Upon surrender of the certificate within the twenty day period, it will be void from the beginning, and We will refund any premium paid.

This is a **FIXED INDEX INTEREST FLEXIBLE PREMIUM DEFERRED ANNUITY CERTIFICATE** with a **FIXED DECLARED INTEREST ACCOUNT**. If an Income Plan is elected at maturity, income payments will begin on the Annuity Date. This certificate does not directly participate in any stock or other equity investments. **NONPARTICIPATING – NOT ELIGIBLE FOR DIVIDENDS.**

SIGNED AT THE HOME OFFICE ON THE DATE OF ISSUE.

Secretary

President

**FIXED INDEX INTERERST FLEXIBLE PREMIUM DEFERRED ANNUITY CERTIFICATE
WITH FIXED DECLARED INTEREST ACCOUNT
READ YOUR CERTIFICATE CAREFULLY**

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DEFINITIONS

Annuity Date. The Annuity Date is the first Certificate Anniversary following the Annuitant's 100th birthday. If the Date of Issue occurs on the Annuitant's birthday, the Annuity Date will be the Annuitant's 100th birthday. The Annuity Date is shown on the Schedule Page and cannot be changed (except for a change of Annuitant). The Annuity Date is the date the certificate matures. At that time, the certificate will be surrendered and the Withdrawal Value paid or an Income Plan will begin.

Company Reference. "We", "Our", "Us", or "Company" mean AIG Life Insurance Company.

Contract Anniversary. Each anniversary of the Date of Issue of this certificate.

Date of Issue. The date on which the initial premium is allocated. All certificate months, years, and anniversaries are measured from this date. The Date of Issue is shown on the Schedule Page.

Death. Reference to death means the death of an individual or natural person, not the termination or dissolution of a corporation, trust or other legal entity.

Issue Age. Age of the Annuitant on the Annuitant's last birthday before the Date of Issue. If the Date of Issue occurs on the Annuitant's birthday, "last birthday" will mean the birthday that occurred on the Date of Issue.

Written, In Writing. A written request or notice in acceptable form and content, which is signed, dated and received by Us.

You, Your. The words "You" or "Your" mean the Owner of this certificate.

NOTICE

This Is A Legal Certificate Between
The Certificate Owner And The Company.

SCHEDULE PAGE

Policyholder:	AIG Trust		
Group Annuity Number:	P123456		
Annuitant:	John Doe	Certificate Number:	123456789
Certificate Owner:	John Doe	Date of Issue:	September 5, 2007
Certificate Jurisdiction:	State Name	Issue Age:	35
This Is A [Sex Distinct] Certificate		Annuity Date:	September 5, 2072

Fixed Index Interest Flexible Premium Deferred Annuity
Certificate with Fixed Declared Interest Account

Initial Premium Payment	\$20,000.00
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Product Option Plan:	5-Year
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Initial Allocation:

Fixed Interest Account:

Premium Allocation	\$5,000.00
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Initial Fixed Interest Account Rate (Guaranteed For First Certificate Year):	[4.00%]
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Minimum Guaranteed Interest Rate:	2.00%
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Index Interest Accounts – See Page 3 (Cont'd)

Interim Account:

Initial Interim Account Interest Rate (Guaranteed For First Certificate Year):	[3.00%]
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Minimum Guaranteed Interim Account Interest Rate:	2.00%
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Premium Bonus Percentage	[4.00%]
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Minimum Annuity Value	[\$2,000.00]
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Minimum Partial Withdrawal	\$250
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Minimum Systematic Withdrawal	\$50
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Minimum Withdrawal Value Percentage	90%
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Interest Rate For Minimum Withdrawal Values	[3.00%]
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Minimum Electronic Funds Transfer (EFT) Payments:

Monthly	[\$50]
---------	--------

Quarterly	[\$150]
-----------	---------

Semi-Annually	[\$300]
---------------	---------

Annually	[\$600]
----------	---------

Minimum Additional Payments Other Than EFT:	[\$2,000]
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Withdrawal Charges: Percentages shown below will be applied to any amount withdrawn which exceeds the permitted free withdrawals during the first five certificate years (Withdrawal Charge Period).

Certificate Year	Withdrawal Charge	Certificate Year	Withdrawal Charge
1	8%	4	5%
2	7%	5	4%
3	6%	6 & Thereafter	0%

SCHEDULE PAGE

Policyholder:	AIG Trust		
Group Annuity Number:	P123456		
Annuitant:	John Doe	Certificate Number:	123456789
Certificate Owner:	John Doe	Date of Issue:	September 5, 2007
Certificate Jurisdiction:	State Name	Issue Age:	35
This Is A [Sex Distinct] Certificate		Annuity Date:	September 5, 2072

Fixed Index Interest Flexible Premium Deferred Annuity
 Certificate with Fixed Declared Interest Account

Initial Premium Payment	\$20,000.00
-------------------------	-------------

Product Option Plan:	8-Year
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Initial Allocation:

Fixed Interest Account:

Premium Allocation	\$5,000.00
--------------------	------------

Initial Fixed Interest Account Rate (Guaranteed For First Certificate Year):	[4.50%]
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Minimum Guaranteed Interest Rate:	2.00%
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Index Interest Accounts – See Page 3 (Cont'd)

Interim Account:

Initial Interim Account Interest Rate (Guaranteed For First Certificate Year):	[3.00%]
--	---------

Minimum Guaranteed Interim Account Interest Rate:	2.00%
---	-------

Premium Bonus Percentage	[6.00%]
--------------------------	---------

Minimum Annuity Value	[\$2,000.00]
-----------------------	--------------

Minimum Partial Withdrawal	\$250
----------------------------	-------

Minimum Systematic Withdrawal	\$50
-------------------------------	------

Minimum Withdrawal Value Percentage	90%
-------------------------------------	-----

Interest Rate For Minimum Withdrawal Values	[3.00%]
---	---------

Minimum Electronic Funds Transfer (EFT) Payments:

Monthly	[\$50]
---------	--------

Quarterly	[\$150]
-----------	---------

Semi-Annually	[\$300]
---------------	---------

Annually	[\$600]
----------	---------

Minimum Additional Payments Other Than EFT:	[\$2,000]
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Withdrawal Charges: Percentages shown below will be applied to any amount withdrawn which exceeds the permitted free withdrawals during the first eight certificate years (Withdrawal Charge Period).

Certificate Year	Withdrawal Charge	Certificate Year	Withdrawal Charge
1	8%	5	4%
2	7%	6	3%
3	6%	7	2%
4	5%	8	1%
		9 & Thereafter	0%

SCHEDULE PAGE

Certificate Owner: John Doe

Certificate Number: 123456789

Index Interest Accounts

Annual Point-To-Point Indexed Interest Account Rider

Annual Point-To-Point With Participation Rate

Premium Allocation:	\$5,000.00
Initial Index Cap:	[Will Never Apply During First Certificate Year]
Initial Participation Rate:	[50%] Annually
Initial Asset Fee:	[N/A, Will Never Apply]
S&P 500 Index on the Date of Issue:	1000

Monthly Point-To-Point Additive Indexed Interest Account Rider

Monthly Additive With Cap

Premium Allocation:	\$5,000.00
Initial Index Cap:	[2.00%] Monthly
S&P 500 Index on the Date of Issue:	1000

Annual Point-To-Point Multiple Index Interest Account Rider

Global Multiple Indexsm With Cap

Premium Allocation:	\$5,000.00
Initial Index Cap:	[5.00%] Annually
Factor 1:	[50%]
Factor 2:	[30%]
Factor 3:	[20%]
S&P 500 Index on the Date of Issue:	1000
Dow Jones Euro Stoxx 50 Index on the Date of Issue:	3000
Nikkei 225 on the Date of Issue:	14000

Guaranteed Minimum Withdrawal Benefit Rider

The Following Maximum Rate Differentials Apply to this Contract:

Annual Point-To-Point With Participation Rate

Participation Rate:	4% Less Annually
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Monthly Additive With Cap

Index Cap:	0.4% Less Monthly
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Annual Multiple Index With Cap

Index Cap:	1% Less Annually
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Fixed Interest Account

Fixed Interest Account Rate:	0.4% Less Annually
------------------------------	--------------------

Application of a Rate Differential Will Not Violate Any Contract Guarantees.

Primary Owner. The Primary Owner is the first person listed in the owner section of the Enrollment Form or who is subsequently named as Primary Owner.

Joint Owners. Joint Owners are the two persons (Primary Owner and other person listed in the owner section of the Enrollment Form) that own a non-qualified certificate.

Non-Natural Owner. A Non-Natural Owner is a corporation, trust or other legal entity listed in the owner section of the Enrollment Form that is not a natural person or any corporation, trust or other legal entity that is subsequently named as an Owner.

Owner. Unless noted otherwise, the Owner is any Primary Owner, Joint Owners or a Non-Natural Owner, under this certificate. Unless otherwise specified in the Enrollment Form, the person listed as the Owner is also the Annuitant of this certificate. As the Owner, You have the right to:

1. Name a different Owner;
2. Assign Your full interest in this certificate to another person;
3. Name or change the Beneficiary;
4. Withdraw money from Your certificate;
5. Select an Income Plan;
6. Receive income payments once the Income Plan has been established; or
7. Surrender Your certificate and receive the Withdrawal Value.

Change of Owner. The Owner may be changed unless the previous designation provides otherwise. The change may be made by submitting a Written request to Us. The change will take effect when We have recorded the change. However, after the change is

recorded, the change will be deemed effective as of the date of the Written request for change. The change will be subject to any payment made or action taken by Us before the request is received.

Any change of Owner may have income tax consequences.

Annuitant. The Annuitant is the "measuring life" for the Annuity. The Owner will, upon request, provide proof of the Annuitant's age and sex (proof of the Annuitant's age if issued on a gender neutral basis). The Annuitant's age and sex (age only if issued on a gender neutral basis) will be used to calculate income payments that are life contingent. The Annuitant is the person designated by the Owner in the Enrollment Form, unless changed prior to the Annuity Date or before an Income Plan begins.

Change of the Annuitant. The following rules apply to a change of the Annuitant:

1. A Non-Natural Owner cannot change the Annuitant or name a new Annuitant following the death of the Annuitant;
2. An Owner who is neither a Non-Natural Owner nor the Annuitant may designate himself the Annuitant at the time an Income Plan is requested;
3. A Primary Owner or Joint Owners who is (are) not the Annuitant may designate another person as the Annuitant before an Income Plan begins. If, upon the death of the Annuitant, no designation is made within 30 days after death, the Primary Owner will become the Annuitant. Any change of the Annuitant is subject to Our approval.

Any change of Annuitant may have income tax consequences.

Beneficiary. The Beneficiary is the person or persons who will receive payment of the death benefit:

1. Upon the death of the Owner before an Income Plan has begun; or
2. Upon the death of an Annuitant if payments are being made under an Income Plan that calls for payments to continue after the Annuitant's death.

If no Beneficiary is living when the death benefit becomes payable, We will pay the Owner's estate. If more than one Beneficiary is living

when the death benefit becomes payable, We will pay an equal amount to each living Beneficiary, unless directed otherwise.

Change of Beneficiary. The Beneficiary may be changed unless the previous designation provides otherwise. The change may be made by submitting a Written request to Us. The change will take effect when We have recorded the change. However, after the change is recorded, the change will be deemed effective as of the date of the Written request for change. The change will be subject to any payment made or action taken by Us before the request is recorded.

PREMIUM PAYMENTS, ACCOUNTS AND CERTIFICATE VALUES

Premium Payments. After the initial premium payment, additional premium payments may be made at any time prior to the Annuity Date or before an Income Plan begins, subject to the Minimum Additional Payments Other Than EFT shown on the Schedule Page. However, if a periodic electronic funds transfer (EFT) is established through Your bank or payroll deduction, the Minimum EFT Payment amounts shown on the Schedule Page will apply.

Other restrictions may apply if this certificate is an Individual Retirement Annuity (IRA) or a Roth IRA. You should refer to the IRA or any other endorsement attached to this certificate.

Types of Accounts. There are multiple interest crediting accounts available with this certificate. They are:

1. The Fixed Interest Account;
2. The Index Interest Account(s); and
3. The Interim Account.

Account Value. The Account Value is the separate value of each of the interest crediting accounts.

Fixed Interest Account. Interest is credited daily to the Fixed Declared Interest Account (Fixed Interest Account). During the first certificate year, this account will earn interest at the Initial Fixed Interest Account Rate shown on the Schedule Page. Annually thereafter, We will declare interest rates in advance, each being guaranteed for one certificate year. Each declared rate will not be less than the Minimum Guaranteed Interest Rate shown on the Schedule Page.

Partial withdrawals from the Fixed Interest Account (including any Withdrawal Charges) reduce the Account Value from the effective date of the withdrawal. Interest on the amount of a partial withdrawal is credited daily to the date of the withdrawal. Otherwise, interest is credited to the date of a full surrender, or to the date of death, if earlier.

PREMIUM PAYMENTS, ACCOUNTS AND CERTIFICATE VALUES (Continued)

Transfers into the Fixed Interest Account will receive interest at the interest rate in effect at the time of the transfer.

Index Interest Account(s). One or more Fixed Index Interest Accounts (Index Interest Accounts) will be made a part of this certificate in the form of a rider(s). Each rider will describe in detail how index interest is to be calculated and applied to an account. A single rider might be used to credit interest within multiple Index Interest Accounts by applying different Participation Rates, Index Caps, Index Spreads, Asset Fees and/or other variables. Refer to the Schedule Page to see the various Participation Rates, Index Caps, Index Spreads, Asset Fees and/or other variables used to calculate the index interest to be credited.

Interim Account. Premium payments (including Premium Bonus, if any) received after the initial premium payment are placed in the Interim Account. Interest is credited daily to this account. During the first certificate year, this account will earn interest at the Initial Interim Account Interest Rate shown on the Schedule Page. Annually thereafter, We will declare interest rates in advance, each being guaranteed for one certificate year. Each declared rate will not be less than the Minimum Guaranteed Interim Account Interest Rate shown on the Schedule Page.

The value in the Interim Account will be applied to the Fixed Interest and Index Interest Accounts on each Certificate Anniversary. The Interim Account Value will be applied after interest is credited to such accounts.

On the first Certificate Anniversary, the value in the Interim Account will be applied to the Fixed Interest and Index Interest Accounts in the same ratio as the initial premium payment allocation. On each subsequent Certificate Anniversary, the values in the Interim Account will be applied to the Fixed Interest and Index

Interest Accounts in the same manner unless We have received a transfer request. In that case, We will apply the value in the Interim Account in accordance with Your most recent transfer request then in effect. Following each Certificate Anniversary, values in the Fixed Interest and Index Interest Accounts subsequently may be transferred among such Accounts as of each such Certificate Anniversary pursuant to Your Written request to transfer values. (See "Transfers of Account Values".)

Partial withdrawals from the Interim Account (including any Withdrawal Charges) reduce the value in the Interim Account from the effective date of the withdrawal. Interest on the amount of a partial withdrawal is credited daily to the date of the withdrawal. Otherwise, interest is credited to the earliest of: 1) the date of a full surrender; 2) the date of death; or 3) the Certificate Anniversary on which the value in the Interim Account is allocated.

Transfers of Account Values. As of each Certificate Anniversary, the Owner may transfer Fixed Interest and Index Interest Account Values among any of the available Fixed Interest and Index Interest Accounts, except for any special rules as described in the index interest rider(s). The following rules apply to any transfer:

1. Transfers will be made only after interest is credited on the Certificate Anniversary.
2. Transfers will be made only after the value in the Interim Account has been allocated.
3. There is no minimum Account Value requirement for any of the accounts.
4. Withdrawal charges will not be applied.

PREMIUM PAYMENTS, ACCOUNTS AND CERTIFICATE VALUES (Continued)

Notice of Option to Transfer Fixed Interest and Index Interest Account Values. After each Certificate Anniversary a notice of the option that Fixed Interest and Index Interest Account Values may be transferred will be sent to You at Your last known address. Transfer requests received within 45 days after a Certificate Anniversary will be effective on such Certificate Anniversary. If: 1) no request is received; or 2) a request is received 46 days or more after a Certificate Anniversary, the Account Value allocation will remain unchanged for the current certificate year.

Index Interest Accounts May Be Discontinued. We may discontinue all Index Interest Accounts as of any Certificate Anniversary on or after expiry of the Withdrawal Charge Period. If this occurs:

1. We will provide 60 days advance written notice;
2. The Account Values in any of the Index Interest Accounts will be transferred to the Fixed Interest Account; and
3. All terms of each Index Interest Account then in effect will be completed prior to such transfer.

Premium Bonus. A Premium Bonus, if any, will be added to the initial premium payment and to any additional premium payments received during the first certificate year. Any Premium Bonus applicable to the initial premium will be applied to the Fixed Interest and Index Interest Accounts in the same proportion as the premium allocation. Any Premium Bonus on additional premium payments received during the first certificate year will be placed in the Interim Account. You will find the Premium Bonus Percentage, if any, on the Schedule Page. The Premium Bonus is calculated by multiplying the Premium Bonus Percentage by the premium received less premium tax, if any. The Premium Bonus, if any, will be applied at the same time the premium is applied to the certificate.

Annuity Value. The Annuity Value on the Date of Issue will be: 1) the initial premium received; 2) plus the Premium Bonus, if any; 3) less premium tax, if any.

On any day during the first certificate year the Annuity Value will be:

1. The Annuity Value on the Date of Issue;
2. Minus any partial withdrawals made from the Fixed Interest and Index Interest Accounts since the Date of Issue;
3. Plus the value in the Interim Account;
4. Plus any interest credited to the Fixed Interest Account since the Date of Issue.

On each Certificate Anniversary thereafter, the Annuity Value will be:

1. The Annuity Value one year earlier;
2. Minus any partial withdrawals made from the Fixed Interest and Index Interest Accounts since the last Certificate Anniversary;
3. Plus the value in the Interim Account before it is transferred on the Certificate Anniversary;
4. Plus any interest credited to the Fixed Interest and Index Interest since the last Certificate Anniversary.

After the first certificate year, the Annuity Value on any day during a certificate year will be:

1. The Annuity Value on the last Certificate Anniversary;
2. Minus any partial withdrawals made from the Fixed Interest and Index Interest Accounts since the last Certificate Anniversary;
3. Plus the value in the Interim Account;
4. Plus any interest credited to the Fixed Interest Account since the last Certificate Anniversary.

FULL SURRENDER AND WITHDRAWALS

Full Surrender. At any time on or prior to the Annuity Date and during Your lifetime, You may surrender this certificate by sending Us a Written request. The amount payable on surrender is the Withdrawal Value, as defined below. We may require that this certificate be returned to Us prior to making payment. Upon payment of the Withdrawal Value this certificate will terminate.

Partial Withdrawals. A partial withdrawal is any withdrawal that is not a full surrender, systematic withdrawal or Life Expectancy Retirement Options/Minimum Required Distributions, as defined below. The Owner may withdraw a portion of the Withdrawal Value at any time before an Income Plan begins. Unless otherwise requested by the Owner, withdrawals will be made first from the Interim Account. After that account is exhausted, any remaining withdrawal will be made from the Fixed Interest Account. After that account is exhausted, any remaining withdrawals will be applied against the Account Values in the Index Interest Accounts in proportion to their balances before the withdrawal unless otherwise requested by the Owner. The Minimum Partial Withdrawal and the Minimum Annuity Value after a withdrawal are shown on the Schedule Page.

Systematic Withdrawals. Systematic withdrawals include the scheduled withdrawal of interest or any other amount designated by the Owner to be withdrawn. Systematic withdrawals may begin 30 days after the Date of Issue, or at any other time thereafter. The withdrawals may be applied against any combination of Account Values except that systematic interest withdrawals can only be based on the value in the Fixed Interest Account. Such systematic interest withdrawals will be applied to the Account Values as stated in the Partial Withdrawals provision. Payments may be monthly, quarterly, semiannually, or annually. Systematic withdrawals are subject to the Minimum Systematic Withdrawal amount shown

on the Schedule Page. A systematic withdrawal will not be allowed if it would cause the Annuity Value to fall below the Minimum Annuity Value shown on the Schedule Page.

Withdrawal Value. The Withdrawal Value equals the Annuity Value, less the Withdrawal Charge, if any, as defined below.

The Withdrawal Value will never be less than the Minimum Withdrawal Value.

Minimum Withdrawal Value. The Minimum Withdrawal Value is:

1. The total premium paid multiplied by the Minimum Withdrawal Value Percentage; less
2. Premium tax, if any; less
3. Any prior withdrawals (net withdrawals received by the Owner after the Withdrawal Charge); plus
4. Interest accumulated at the Interest Rate for Minimum Withdrawal Values.

The Minimum Withdrawal Value Percentage and the Interest Rate for Minimum Withdrawal Values appear on the Schedule Page. The Minimum Withdrawal Value provision applies to amounts withdrawn pursuant to the Full Surrender and Withdrawals, Income Plans and Death Benefit provisions of this certificate.

Free Withdrawal. Each certificate year, You are allowed to withdraw up to 10% of the Annuity Value as of the previous certificate anniversary (or 10% of the initial premium payment if the withdrawal is in the first certificate year) without a Withdrawal Charge. However, beginning in the second certificate year this amount will increase to 20% if no withdrawal of any kind was taken in the previous certificate year. Free Withdrawals are subject to the following:

FULL SURRENDER AND WITHDRAWALS (Continued)

1. The Free Withdrawal may be taken in any combination of partial withdrawals, systematic withdrawals, Life Expectancy Retirement Options/Minimum Required Distributions or as part of a full surrender. Partial withdrawals and systematic withdrawals are limited to the Minimum Partial Withdrawal amount and Minimum Systematic Withdrawal amount stated on the Schedule Page; and
2. Any amount withdrawn within a certificate year that exceeds the Free Withdrawal amount, will be subject to a Withdrawal Charge if the certificate is still within the period of time this charge is assessed. Special provisions apply to Life Expectancy Retirement Options/Minimum Required Distributions withdrawals as stated below.
3. If LERO/MRD is calculated by Us, then any previous withdrawals made within the applicable calendar year will reduce the amount withdrawn for the LERO/MRD distribution; and
4. The Minimum Annuity Value requirement stated on the Schedule Page does not apply to these distributions.

Life Expectancy Retirement Options (LERO)/ Minimum Required Distributions (MRD). A LERO/MRD is a distribution by the Company equal to the required minimum distribution amount as determined under Section 401(a)(9) of the Internal Revenue Code and its accompanying Treasury regulations as it applies to tax qualified certificates.

1. LERO/MRD payments based on the values in this certificate are always available without a Withdrawal Charge at any time after the Date of Issue and before the Annuity Date;
2. LERO/MRD payments count against the Free Withdrawal amount, thereby reducing or possibly eliminating the ability to take

other Free Withdrawals within a certificate year;

Withdrawal Charges. Withdrawal charges are applied as a percentage of the Annuity Value being withdrawn which exceeds the permitted Free Withdrawal. The Withdrawal Charge will be determined by multiplying the amount subject to the charge by the appropriate percentage shown in the table on the Schedule Page.

Withdrawals May be Subject to Taxes. Withdrawals from Your certificate may be subject to federal and/or state income taxes. For tax purposes, withdrawals will be treated as coming first from interest earnings, and as a return of premium only after earnings have been exhausted. Federal income tax penalties may also apply. Consult Your tax advisor regarding Your specific situation.

Deferral of Payments. In accordance with state law, We may, after making written request and receiving the written approval of the commissioner, defer payments up to six months after receiving a request for a withdrawal or full surrender. If We defer payment, We will pay You interest at the rate required by the laws of the state in which this certificate was delivered.

INCOME PLANS

An Income Plan allows You to use the certificate to create a fixed income for life or for a specified period. We will pay the income to the Owner or a designated payee.

The amount of income paid under an Income Plan will depend on the amount applied to purchase the Income Plan, less premium tax, if

any, and the Income Plan option selected. The minimum guaranteed basis for payment calculation is 2% annual interest and the age last birthday Annuity 2000 Mortality Table. If this certificate has been issued on a gender neutral basis, gender neutral mortality factors (50% male and 50% female blend) will be used.

INCOME PLANS (Continued)

In using the table of income payment rates, the age of the Annuitant must be reduced by one year for each full five-year period that has elapsed since January 1, 2000.

The Annuity Value will be applied to compute income payments if:

1. Annuitization occurs after the 5th certificate year; and
2. The Income Plan selected is either life contingent or for a period certain equal to 5 years or more.

If either of the above conditions is not met the Withdrawal Value is applied.

Your Income Plan options are described below. Payments may be set up under one of these Income Plans or under another plan as We otherwise agree.

Plan A – Lifetime Income: Provides income payments for as long as the Annuitant lives. Income payments will end upon the Annuitant's death.

Plan B – Lifetime Income with 5, 10, 15 or 20 Years Period Certain: Provides income payments for as long as the Annuitant lives. If the Annuitant dies before the period certain is over, We will continue to make payments until the end of the period certain. You choose the period certain of 5, 10, 15, or 20 years.

Plan C – Life with an Installment Refund: Provides income payments for as long as the Annuitant lives. If the Annuitant dies before the total amount received is at least equal to the amount applied to this plan, payments will

continue until the total amount paid is equal to the amount applied.

Plan D – Fixed Amount: Provides fixed amount income payments for a minimum of 5 years in an amount elected until the amount applied is exhausted.

Plan E – Period Certain: Provides equal periodic income payments for a predetermined number of years only. The period certain may be from 5 to 20 years.

Election of Option. You may begin an Income Plan at any time prior to the Annuity Date. At least 30 days prior to the Annuity Date or to the date an Income Plan is to begin, You must return this certificate and indicate the Income Plan You have elected. Payments will be made according to Plan B, with a period certain of 10 years, if You do not choose another Income Plan.

When an Income Plan Begins. When an Income Plan begins:

1. This certificate will terminate and be replaced with an agreement to make payments under Your Income Plan;
2. No further withdrawals or premium payments may be made;
3. Income payments may be made monthly, quarterly, semiannually or annually. The minimum payment is \$50. We will make payments less frequently if Your chosen payment schedule results in a smaller payment; and
4. We may periodically require proof that the Annuitant is still living.

DEATH BENEFITS

Before an Income Plan Begins

Death Benefit. The death benefit will be equal to the Annuity Value as of the date of death of the Owner. In all instances, the death benefit will never be less than the Withdrawal Value.

Death of the Primary Owner. If the Primary Owner dies before the Annuity Date, or before an Income Plan begins, the death benefit will be paid to the Beneficiary under one of the following methods of payment:

DEATH BENEFITS (Continued)

1. Within 5 years after the date of death of the Owner as a single sum; or
2. Over a period not greater than the life or expected life of the Beneficiary, with annuity payments beginning within 1 year after the date of death of the Owner or such later date as IRS regulations may prescribe.

If We do not receive a Written notice within 60 days after We receive acceptable proof of death instructing Us how to pay the death benefit, the death benefit will be paid as a single sum.

If the Owner's spouse is the sole Beneficiary, there is an important exception, which is explained below. (See "Surviving Spouse Exception".)

Death of Joint Owners. If this certificate is issued to non-spousal Joint Owners, the death benefit will be paid upon the death of either person named as one of the Joint Owners in the manner described above. (See "Death of the Primary Owner".) The surviving person, if any, will be treated as the primary Beneficiary, (unless the Joint Owners have notified Us In Writing prior to the death of either of the Joint Owners that the surviving person will not be the primary Beneficiary). Any other Beneficiary designation on record at the time of death will be treated as a contingent Beneficiary.

If this certificate is issued to spousal Joint Owners, upon the death of either person named as one of the Joint Owners, the surviving person will become the sole Beneficiary and be deemed a surviving spouse unless We are directed otherwise. (See "Surviving Spouse Exception".)

Surviving Spouse Exception. If a Primary Owner's spouse is the sole Beneficiary, upon the death of such Owner, the surviving spouse may request to:

1. Become the Primary Owner or the Primary Owner and Annuitant, continuing the certificate; or
2. Select one of the methods of payment described above.

Death of the Annuitant. If an Annuitant who is not an Owner dies before the Annuity Date, or before an Income Plan begins, an Owner other than a Non-Natural Owner, may designate a new Annuitant, subject to Our underwriting rules then in effect. If no designation is made within 30 days of the death, the Primary Owner will become the Annuitant. If the Owner is a Non-Natural Owner, the death of the Annuitant will be treated as the death of the Owner, and a new Annuitant may not be chosen.

After an Income Plan Begins

Death of the Annuitant. If the Annuitant dies while payments are being made under an Income Plan, those payments will end unless the Income Plan chosen calls for payments to continue after the Annuitant's death. These payments will be made at least as rapidly as they were being made at the time of death.

Proof of Death. We accept any of the following as proof of the Annuitant's or Owner's death:

1. A certified copy of the death certificate;
2. A certified copy of a decree from a court of competent jurisdiction as to the finding of death;
3. A Written statement by a medical doctor who attended the deceased at the time of death; or
4. Any other proof satisfactory to Us.

DEATH BENEFITS (Continued)

Common Disaster. If, before an Income Plan begins, We cannot determine whether a Beneficiary or the Owner died first in a Common Disaster, We will assume the Beneficiary died first. If, after an Income Plan begins, We cannot determine whether a Beneficiary or the Annuitant died first in a Common Disaster, We

will assume the Beneficiary died first. If We cannot determine which of the Joint Owners died first in a Common Disaster, We will pay death benefits to the Beneficiary. Proceeds will be payable on this basis unless prior to the Common Disaster You have provided Us with Written instructions to pay in another manner.

GENERAL INFORMATION

Certificate. This certificate, Your Enrollment Form (a copy of which is attached), any supplemental enrollments, and any riders or endorsements comprise the entire certificate. All statements made in the Enrollment are, in the absence of fraud, considered representations and not warranties.

Assignment. Only full assignments of certificates are allowed. We will not be bound by any assignment of this certificate unless it is received by Us In Writing. We will not be responsible for the validity of any assignment. We will not accept any attempt to assign a qualified certificate. Any change or assignment may have income tax consequences.

Age or Gender Incorrectly Stated (Age Incorrectly Stated if issued on a Gender Neutral basis). If the Annuitant's age or gender has been incorrectly stated, the amount payable will be that which would have been purchased at the correct age or gender (age only if issued on a gender neutral basis). After correction of the age or gender (age only if issued on a gender neutral basis), the payee will receive the sum of any shortages if underpayments have already been made by the Company. The amount of any overpayments made by the Company will be charged against benefits falling due after adjustment. Interest is not charged or credited in the event of a misstatement.

Changes. No change will be made that adversely affects Your rights unless the change is required by law. However, subject to any required regulatory approval, We may modify the certificate to qualify it as an annuity under the provisions of the Internal Revenue Code, as may be amended. You will be provided with notice of any change affecting this certificate, and, if required, the right to reject such change.

Any change in this certificate must be approved by the President, a Vice President, an Administrative Officer or the Secretary of the Company. No agent has the authority to make any changes or waive any of the terms of this certificate.

Nonparticipating. This certificate will not pay dividends. It will not participate in any of Our surplus or earnings.

Incontestable. This certificate is incontestable.

Gender Neutral Plans. This certificate will have gender neutral mortality factors applied to its income plan if required by state or federal law, including participation in an employer-sponsored retirement plan under the provisions of Internal Revenue Code sections 401, 403, 457, or other pertinent sections.

GENERAL INFORMATION (Continued)

Report to the Owner. At least once in each certificate year after the first, We will send to the Owner a statement of the Annuity and Withdrawal Values of this certificate. Statements will be sent until income payments begin or until the termination of this certificate.

Premium Tax. Some states charge a premium tax on annuities. If a premium tax is due, We will have the right to deduct the applicable amount from Your premium payment, or from Your Annuity Value at the time of a withdrawal or from the value applied to an Income Plan.

MINIMUM MONTHLY INCOME PLAN PAYMENTS
PER \$1,000 OF ANNUITY VALUE USED TO PURCHASE AN INCOME PLAN

		PLAN A, B and C TABLES														PLAN E TABLE			
Attained Age of Payee When First Installment is Payable		MALE and FEMALE																	
		PLAN A Life Income		PLAN B Life Income with Guaranteed Period										PLAN C Life Income with Installment Refund		No. of Years Payable	Fixed Period Income		
				5 Years				10 Years				15 Years						20 Years	
				Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female				
In 2005		\$2.78	\$2.65	\$2.78	\$2.65	\$2.78	\$2.64	\$2.77	\$2.64	\$2.76	\$2.64	\$2.72	\$2.61	5	\$17.49				
35		2.82	2.68	2.81	2.68	2.81	2.67	2.81	2.67	2.80	2.67	2.76	2.64	6	14.72				
36		2.86	2.71	2.85	2.71	2.85	2.71	2.84	2.70	2.83	2.70	2.79	2.67	7	12.74				
37		2.90	2.74	2.89	2.74	2.89	2.74	2.88	2.74	2.87	2.73	2.82	2.70	8	11.25				
38		2.94	2.78	2.94	2.78	2.93	2.78	2.92	2.77	2.91	2.76	2.86	2.73	9	10.10				
39		2.98	2.82	2.98	2.82	2.97	2.81	2.96	2.81	2.95	2.80	2.80	2.77	10	9.18				
40		3.03	2.85	3.03	2.85	3.02	2.85	3.01	2.84	2.99	2.84	2.84	2.80	11	8.42				
41		3.08	2.89	3.07	2.89	3.07	2.89	3.05	2.88	3.03	2.87	2.87	2.84	12	7.80				
42		3.13	2.94	3.12	2.94	3.12	2.93	3.10	2.92	3.07	2.91	2.91	2.87	13	7.26				
43		3.18	2.98	3.17	2.98	3.17	2.98	3.15	2.97	3.12	2.95	2.95	2.91	14	6.81				
44		3.23	3.03	3.22	3.03	3.22	3.02	3.20	3.01	3.17	3.00	3.10	2.95	15	6.42				
45		3.29	3.08	3.27	3.07	3.27	3.07	3.25	3.06	3.22	3.04	3.15	2.99	16	6.07				
46		3.35	3.13	3.33	3.12	3.33	3.12	3.31	3.11	3.27	3.09	3.20	3.04	17	5.77				
47		3.41	3.18	3.39	3.18	3.39	3.17	3.36	3.16	3.32	3.13	3.25	3.08	18	5.50				
48		3.48	3.24	3.47	3.23	3.45	3.23	3.42	3.21	3.37	3.18	3.30	3.13	19	5.26				
49		3.55	3.29	3.54	3.29	3.52	3.28	3.49	3.26	3.43	3.24	3.35	3.18	20	5.04				
50		3.62	3.36	3.61	3.35	3.59	3.34	3.55	3.32	3.49	3.29	3.41	3.23						
51		3.69	3.42	3.69	3.42	3.66	3.41	3.62	3.38	3.55	3.34	3.47	3.28						
52		3.77	3.49	3.76	3.48	3.74	3.47	3.69	3.45	3.61	3.40	3.53	3.34						
53		3.86	3.56	3.85	3.56	3.82	3.54	3.76	3.51	3.67	3.46	3.60	3.34						
54		3.95	3.64	3.94	3.63	3.90	3.61	3.84	3.58	3.74	3.52	3.66	3.46						
55		4.04	3.72	4.03	3.71	3.99	3.69	3.92	3.65	3.80	3.59	3.73	3.52						
56		4.14	3.80	4.13	3.79	4.08	3.77	4.00	3.73	3.87	3.65	3.81	3.59						
57		4.24	3.89	4.23	3.88	4.18	3.86	4.08	3.81	3.94	3.72	3.88	3.66						
58		4.36	3.99	4.34	3.98	4.28	3.95	4.17	3.89	4.00	3.79	3.96	3.74						
59		4.48	4.09	4.46	4.08	4.39	4.04	4.26	3.97	4.07	3.87	4.05	3.81						
60		4.60	4.19	4.58	4.18	4.50	4.14	4.36	4.06	4.14	3.94	4.14	3.90						
61		4.74	4.31	4.71	4.29	4.62	4.25	4.46	4.16	4.21	4.01	4.23	3.98						
62		4.88	4.43	4.85	4.41	4.75	4.36	4.56	4.26	4.28	4.09	4.32	4.07						
63		5.04	4.56	5.00	4.54	4.88	4.48	4.66	4.36	4.35	4.16	4.43	4.17						
64		5.20	4.70	5.16	4.68	5.02	4.60	4.76	4.46	4.41	4.24	4.54	4.26						
65		5.38	4.85	5.33	4.82	5.16	4.73	4.87	4.57	4.48	4.31	4.65	4.37						
66		5.57	5.00	5.51	4.97	5.31	4.87	4.97	4.68	4.54	4.39	4.77	4.48						
67		5.77	5.17	5.70	5.14	5.46	5.02	5.08	4.79	4.60	4.46	4.89	4.60						
68		5.98	5.36	5.90	5.32	5.62	5.17	5.18	4.91	4.65	4.53	5.02	4.72						
69		6.21	5.55	6.11	5.50	5.79	5.33	5.29	5.03	4.70	4.59	5.15	4.85						
70		6.45	5.77	6.33	5.71	5.95	5.50	5.39	5.14	4.75	4.66	5.30	4.99						
71		6.71	6.00	6.56	5.93	6.13	5.68	5.49	5.26	4.79	4.71	5.45	5.13						
72		6.99	6.25	6.81	6.16	6.30	5.87	5.58	5.38	4.83	4.76	5.60	5.29						
73		7.28	6.52	7.07	6.41	6.48	6.06	5.68	5.49	4.87	4.81	5.77	5.45						
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MINIMUM MONTHLY INCOME PLAN PAYMENTS
PER \$1,000 OF ANNUITY VALUE USED TO PURCHASE AN INCOME PLAN

PLAN A, B and C TABLES																
Attained Age of Payee When First Installment is Payable	MALE and FEMALE															
	PLAN A Life Income		PLAN B Life Income with Guaranteed Period								PLAN C Life Income with Installment Refund					
			5 Years				10 Years								15 Years	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female		
	In 2005	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
75	\$7.60	\$6.81	\$7.35	\$6.67	\$6.66	\$6.26	\$5.76	\$5.60	\$4.90	\$4.85	\$5.94	\$5.62				
76	7.94	7.12	7.64	6.96	6.85	6.46	5.85	5.70	4.93	4.89	6.12	5.80				
77	8.30	7.46	7.95	7.26	7.03	6.66	5.92	5.80	4.95	4.92	6.31	5.99				
78	8.69	7.83	8.27	7.59	7.21	6.87	5.99	5.89	4.97	4.94	6.52	6.20				
79	9.10	8.23	8.60	7.93	7.38	7.07	6.06	5.97	4.98	4.97	6.73	6.41				
80	9.54	8.66	8.95	8.29	7.55	7.28	6.11	6.04	5.00	4.98	6.95	6.64				
81	10.02	9.13	9.31	8.67	7.72	7.48	6.17	6.10	5.01	5.00	7.18	6.88				
82	10.53	9.64	9.68	9.08	7.88	7.67	6.21	6.16	5.02	5.01	7.43	7.13				
83	11.07	10.19	10.06	9.50	8.03	7.85	6.25	6.21	5.03	5.02	7.68	7.39				
84	11.65	10.79	10.45	9.93	8.17	8.02	6.28	6.25	5.03	5.03	7.95	7.67				
85	12.27	11.44	10.85	10.37	8.30	8.17	6.31	6.29	5.03	5.03	8.23	7.96				
86	12.92	12.13	11.25	10.82	8.42	8.32	6.34	6.32	5.04	5.04	8.53	8.27				
87	13.62	12.87	11.66	11.28	8.53	8.45	6.36	6.34	5.04	5.04	8.84	8.59				
88	14.37	13.66	12.06	11.73	8.63	8.56	6.37	6.36	5.04	5.04	9.17	8.92				
89	15.16	14.50	12.47	12.17	8.73	8.66	6.39	6.38	5.04	5.04	9.51	9.27				
90	16.00	15.38	12.87	12.60	8.81	8.75	6.40	6.39	5.04	5.04	9.87	9.63				
91	16.90	16.30	13.26	13.01	8.88	8.83	6.40	6.40	5.04	5.04	10.26	10.01				
92	17.85	17.26	13.64	13.41	8.94	8.90	6.41	6.41	5.04	5.04	10.67	10.41				
93	18.86	18.26	14.02	13.80	9.00	8.96	6.41	6.41	5.04	5.04	11.11	10.83				
94	19.94	19.31	14.39	14.17	9.04	9.01	6.41	6.41	5.04	5.04	11.57	11.28				
95	21.11	20.41	14.76	14.53	9.08	9.06	6.42	6.41	5.04	5.04	12.08	11.76				
96	22.37	21.59	15.11	14.88	9.11	9.09	6.42	6.42	5.04	5.04	12.64	12.28				
97	23.77	22.86	15.46	15.23	9.14	9.12	6.42	6.42	5.04	5.04	13.25	12.85				
98	25.34	24.29	15.79	15.57	9.15	9.14	6.42	6.42	5.04	5.04	13.93	13.48				
99	27.12	25.90	16.11	15.91	9.16	9.16	6.42	6.42	5.04	5.04	14.68	14.19				
100	29.16	27.75	16.41	16.23	9.17	9.17	6.42	6.42	5.04	5.04	15.53	14.99				

MINIMUM MONTHLY INCOME PLAN PAYMENTS
PER \$1,000 OF ANNUITY VALUE USED TO PURCHASE AN INCOME PLAN

PLAN A, B and C TABLES										PLAN E TABLE	
GENDER NEUTRAL											
Adjustable Age of Annuitant	PLAN A Life Income	PLAN B Life Income with Guaranteed Period				PLAN C Life Income with Installment Refund	No. of Years Payable	Fixed Period Income			
		5 Years	10 Years	15 Years	20 Years						
	35	\$2.71	\$2.71	\$2.71	\$2.71	\$2.70			\$2.67	5	\$17.49
36	2.75	2.75	2.74	2.74	2.73	2.70	6	14.72			
37	2.78	2.78	2.78	2.77	2.76	2.73	7	12.74			
38	2.82	2.82	2.82	2.81	2.80	2.76	8	11.25			
39	2.86	2.86	2.85	2.85	2.83	2.80	9	10.10			
40	2.90	2.90	2.89	2.89	2.87	2.83	10	9.18			
41	2.94	2.94	2.93	2.93	2.91	2.87	11	8.42			
42	2.98	2.98	2.98	2.97	2.95	2.91	12	7.80			
43	3.03	3.03	3.02	3.01	2.99	2.95	13	7.26			
44	3.08	3.08	3.07	3.06	3.04	2.99	14	6.81			
45	3.13	3.13	3.12	3.10	3.08	3.03	15	6.42			
46	3.18	3.18	3.17	3.15	3.13	3.07	16	6.07			
47	3.24	3.23	3.22	3.21	3.18	3.12	17	5.77			
48	3.29	3.29	3.28	3.26	3.23	3.17	18	5.50			
49	3.35	3.35	3.34	3.31	3.28	3.22	19	5.26			
50	3.42	3.41	3.40	3.37	3.33	3.27	20	5.04			
51	3.48	3.48	3.46	3.43	3.39	3.32					
52	3.55	3.55	3.53	3.50	3.44	3.38					
53	3.63	3.62	3.60	3.56	3.50	3.44					
54	3.71	3.70	3.68	3.63	3.57	3.50					
55	3.79	3.78	3.75	3.71	3.63	3.56					
56	3.87	3.86	3.84	3.78	3.69	3.63					
57	3.96	3.95	3.92	3.86	3.76	3.70					
58	4.06	4.05	4.01	3.94	3.83	3.77					
59	4.16	4.15	4.11	4.03	3.90	3.85					
60	4.27	4.27	4.21	4.11	3.97	3.93					
61	4.39	4.37	4.32	4.21	4.04	4.02					
62	4.51	4.49	4.43	4.30	4.11	4.10					
63	4.65	4.62	4.55	4.40	4.18	4.20					
64	4.79	4.76	4.67	4.50	4.25	4.30					
65	4.94	4.91	4.80	4.61	4.32	4.40					
66	5.10	5.06	4.94	4.71	4.39	4.51					
67	5.27	5.23	5.08	4.82	4.46	4.62					
68	5.45	5.40	5.23	4.93	4.53	4.74					
69	5.65	5.59	5.39	5.04	4.59	4.87					
70	5.86	5.79	5.55	5.15	4.65	5.00					
71	6.08	6.00	5.72	5.26	4.70	5.14					
72	6.33	6.22	5.89	5.37	4.75	5.29					
73	6.59	6.46	6.07	5.48	4.80	5.44					
74	6.87	6.71	6.26	5.58	4.84	5.61					

MINIMUM MONTHLY INCOME PLAN PAYMENTS
PER \$1,000 OF ANNUITY VALUE USED TO PURCHASE AN INCOME PLAN

Adjusted Age of Annuitant	PLAN A, B and C TABLES						
	GENDER NEUTRAL						
	PLAN A Life Income	PLAN B Life Income with Guaranteed Period			PLAN C Life Income with Installment Refund		
		5 Years	10 Years	15 Years	20 Years		
75	\$7.17	\$6.98	\$6.45	\$5.68	\$4.87	\$5.78	
76	7.49	7.27	6.64	5.77	4.91	5.96	
77	7.84	7.57	6.83	5.86	4.93	6.15	
78	8.21	7.89	7.02	5.94	4.96	6.35	
79	8.62	8.23	7.22	6.01	4.97	6.57	
80	9.05	8.58	7.40	6.07	4.99	6.79	
81	9.52	8.96	7.59	6.13	5.00	7.03	
82	10.03	9.34	7.76	6.18	5.01	7.28	
83	10.57	9.75	7.93	6.23	5.02	7.54	
84	11.16	10.16	8.09	6.27	5.03	7.81	
85	11.79	10.58	8.23	6.30	5.03	8.10	
86	12.47	11.01	8.36	6.33	5.04	8.40	
87	13.19	11.44	8.48	6.35	5.04	8.71	
88	13.96	11.87	8.59	6.37	5.04	9.05	
89	14.78	12.30	8.69	6.38	5.04	9.39	
90	15.64	12.71	8.78	6.39	5.04	9.75	
91	16.55	13.12	8.85	6.40	5.04	10.14	
92	17.50	13.51	8.92	6.41	5.04	10.54	
93	18.51	13.89	8.98	6.41	5.04	10.97	
94	19.57	14.26	9.03	6.41	5.04	11.43	
95	20.70	14.62	9.07	6.41	5.04	11.92	
96	21.91	14.98	9.10	6.42	5.04	12.46	
97	23.23	15.33	9.13	6.42	5.04	13.05	
98	24.71	15.67	9.15	6.42	5.04	13.70	
99	26.38	15.99	9.16	6.42	5.04	14.44	
100	28.31	16.30	9.17	6.42	5.04	15.26	

AIG Life Insurance Company

A Capital Stock Company

This is a FIXED INDEX INTEREST FLEXIBLE PREMIUM DEFERRED ANNUITY CERTIFICATE with a FIXED DECLARED INTEREST ACCOUNT. If an Income Plan is elected at maturity, income payments will begin on the Annuity Date. This certificate does not directly participate in any stock or other equity investments. NONPARTICIPATING – NOT ELIGIBLE FOR DIVIDENDS.

For Information, Service or to make a Complaint

Contact Your Servicing Agent, or Our Customer Service Department

P.O. Box 3018
Houston, TX 77253-3018
800-242-4079

AIG LIFE INSURANCE COMPANY

MONTHLY POINT-TO-POINT ADDITIVE INDEXED INTEREST ACCOUNT RIDER

This rider has been added to and made a part of the certificate to which it is attached.

Monthly Point-to-Point Additive Account (Monthly Additive Account). The Monthly Additive Account is an Indexed Interest Account to which You may choose to allocate all or a portion of Your premium. Any transfers of value will be made after interest, if any, is added on the Certificate Anniversary. Interest is calculated based on the monthly changes in the S&P 500* Index. Indexed interest, which is not guaranteed, will vary from year to year and will depend upon the Index Cap and changes in the S&P 500 Index, and may be zero. Indexed interest, if any, will be credited at the end of each certificate year on the Certificate Anniversary. No interest will be added for any portion of a certificate year that includes the date of death of the Owner or for the amount of any withdrawal that is made between Certificate Anniversaries. Interest credited on the Monthly Additive Account will be added to the Monthly Additive Account.

S&P 500 Index. References in this rider to the S&P 500 Index mean the Standard and Poor's 500 Composite Stock Price Index, without dividends. It is an index of the stock of 500 publicly traded companies. The S&P 500 Index at the end of each certificate month will be shown in Your annual report. The S&P 500 Index value on any specific date is its closing value on that date. If no index value is published on that specific date, the index value used will be the index value that was published on the last business day prior to that date.

Changing the S&P 500 Index. If there is a substantial change in the S&P 500 Index, We will adjust the new index to be consistent with the Initial S&P 500 Index. If the S&P 500 Index is no longer published, or if We determine the S&P 500 Index cannot or should not be used, We will adopt an index that is similar.

Index Cap. There is a limit to the amount of interest that may be credited to the Monthly Additive Account based on S&P 500 Index value gains. The limit to the rate of interest that may be credited is called an "Index Cap". The Initial Index Cap is shown on the Schedule Page, and is guaranteed for one certificate year. We will also declare, from time to time, Index Caps that will apply to the renewal of the Monthly Additive Account. Renewal Index Caps for such account will be guaranteed for one certificate year and will not be less than 1%.

Calculation of Indexed Interest. During a certificate year we will determine the 12 percentage changes in the S&P 500 Index value from each certificate month to the next. Each percentage change will be subject to the Index Cap in effect for that certificate year. The Capped Percentage Change each month will be equal to the lesser of: 1) the percentage change; or 2) the Index Cap then in effect. The sum of the 12 Capped Percentage Changes will determine the annual interest rate used to calculate indexed interest credited to the Monthly Additive Account for that certificate year. Monthly changes can be positive or negative, but the annual interest rate used to determine indexed interest cannot be less than zero.

Indexed interest is not earned for any reason prior to the end of each certificate year. Interest is credited only on the Certificate Anniversary. The percentage change in the S&P 500 Index value equals:

- a. The S&P 500 Index value from the end of the current month; minus
- b. The S&P 500 Index value from the end of the previous month; divided by
- c. The S&P 500 Index value from the end of the previous month.

Examples. Assume that \$10,000 is allocated to the Monthly Additive Account, and the certificate is issued on January 5. Also assume there have been no partial withdrawals or transfers of value between accounts.

In these examples, the Index Cap applied on a monthly basis is 1% and the S&P 500 Index value on the Date of Issue is 1,000. The Capped Percentage Change is the lesser of the percentage change or the 1% Index Cap. The S&P 500 Index values on the 5th of the following months are as shown below.

Example 1. This first example shows an overall growth in the S&P 500 Index value with no significant negative monthly change.

Certificate Month	S&P 500 Index Value	Percentage Change	Capped Percentage Change
January	1000		
February	1050	5.00%	1.00%
March	1080	2.86%	1.00%
April	1100	1.85%	1.00%
May	1115	1.36%	1.00%
June	1095	(1.79%)	(1.79%)
July	1100	.46%	.46%
August	1100	.00%	.00%
September	1067	(3.00%)	(3.00%)
October	1090	2.16%	1.00%
November	1099	.83%	.83%
December	1150	4.64%	1.00%
January	1160	.87%	.87%

Total Capped Percentage Change: 3.37%

(Annual Interest Rate equals Total Capped Percentage Change or zero, if greater)

Interest Credited to Monthly Additive Account: \$10,000 x 3.37% = \$337.00

Example 2. This second example shows the effect of an overall growth in the S&P 500 Index value with one significant negative monthly change.

Certificate Month	S&P 500 Index Value	Percentage Change	Capped Percentage Change
January	1000		
February	1050	5.00%	1.00%
March	1080	2.86%	1.00%
April	1100	1.85%	1.00%
May	1115	1.36%	1.00%
June	1195	7.17%	1.00%
July	1204	.75%	.75%
August	1250	3.82%	1.00%
September	1275	2.00%	1.00%
October	1320	3.53%	1.00%
November	1320	.00%	.00%
December	1340	1.51%	1.00%
January	1200	(10.45%)	(10.45%)

Total Capped Percentage Change: (.70%)

(Annual Interest Rate equals Total Capped Percentage Change or zero, if greater)

Interest Credited to Monthly Additive Account: \$10,000 x 0.00% = \$00.00

Special Rules for Transfers of Account Values. There are no special rules for transferring Account Values applicable to this rider. Refer to the Transfers of Account Values provision in the certificate for transfer rules.

Certificate Provisions Applicable. This rider is subject to the provisions of the certificate to which it is attached except as provided in this rider.

The effective date of this rider is the Date of Issue of the certificate.



President

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AIG LIFE INSURANCE COMPANY

ANNUAL POINT-TO-POINT INDEXED INTEREST ACCOUNT RIDER

This rider has been added to and made a part of the certificate to which it is attached.

Annual Point-to-Point Account (Annual Account). The Annual Account is an Indexed Interest Account to which You may choose to allocate all or a portion of Your premium. Any transfers of value will be made after interest, if any, is added on the Certificate Anniversary. Interest is calculated based on the annual changes in the S&P 500* Index. Indexed interest, which is not guaranteed, will vary from year to year and will depend upon the Index Caps, Asset Fees, Participation Rates and changes in the S&P 500 Index, and may be zero. Indexed interest, if any, will be credited at the end of each certificate year on the Certificate Anniversary. No interest will be added for any portion of a certificate year that includes the date of death of the Owner or for the amount of any withdrawal that is made between Certificate Anniversaries. Interest credited on the Annual Account will be added to the Annual Account.

S&P 500 Index. References in this rider to the S&P 500 Index mean the Standard and Poor's 500 Composite Stock Price Index, without dividends. It is an index of the stock of 500 publicly traded companies. The S&P 500 Index at the end of each certificate year will be shown in Your annual report. The S&P 500 Index value on any specific date is its closing value on that date. If no index value is published on that specific date, the index value used will be the index value that was published on the last business day prior to that date.

Changing the S&P 500 Index. If there is a substantial change in the S&P 500 Index, We will adjust the new index to be consistent with the Initial S&P 500 Index. If the S&P 500 Index is no longer published, or if We determine the S&P 500 Index cannot or should not be used, We will adopt an index that is similar.

Participation Rate. The Participation Rate, if any, is the percentage of the annual increase in the S&P 500 Index that will be used to calculate Indexed Interest. The Initial Participation Rate is shown on the Schedule Page and is guaranteed for one certificate year. We will also declare, from time to time, Participation Rates that will apply to the renewal of the Annual Account. Renewal Participation Rates for such account will be guaranteed for one certificate year and will not be less than 30%.

Index Cap. The Index Cap, if any, limits the amount of interest that may be credited to the Annual Account. The Initial Index Cap is shown on the Schedule Page, and is guaranteed for one certificate year. We will also declare, from time to time, Index Caps that will apply to the renewal of the Annual Account. Renewal Index Caps for such account will be guaranteed for one certificate year and will not be less than 2%.

Asset Fee. The Asset Fee, if any, is a fee that will limit the rate of interest that may be credited to the Annual Account. The Initial Asset Fee is shown on the Schedule Page, and is guaranteed for one certificate year. We will also declare, from time to time, Asset Fees that will apply to the renewal of the Annual Account. Renewal Asset Fees for such account will be guaranteed for one certificate year and will not be more than 8%.

Calculation of Indexed Interest. At the end of each certificate year, We will calculate the interest rate used for crediting interest to the Annual Account by comparing the S&P 500 Index at the end of a certificate year to the S&P 500 Index value at the beginning of the same certificate year to determine the percentage change in the index over that one year period. That percentage change will then be adjusted for the Participation Rate, Asset Fee and Index Cap to determine the annual interest rate used to calculate indexed interest credited to the Annual Account for that certificate year. Annual changes can be positive or negative, but the annual interest rate used to determine indexed interest cannot be less than zero.

The indexed interest rate calculation will be performed as follows:

- (a) Equals the ending S&P 500 Index value minus the beginning S&P 500 Index value
- (b) Equals (a) divided by the beginning S&P 500 Index value
- (c) Equals (b) multiplied by the Participation Rate
- (d) Equals (c) less the Asset Fee
- (e) Equals the lesser of (d) or the Index Cap
- (f) Equals the greater of (e) or zero percent

To calculate the amount of interest to be credited to the Annual Account, We will multiply the amount in the Annual Account as of the end of each certificate year by the interest rate calculated for that period. The interest rate will never be less than zero.

Example 1. Assume that \$10,000 is allocated to the Annual Account, and there have been no partial withdrawals.

In this example, assume the following:

- The ending S&P 500 Index value is 1,100
 - The beginning S&P 500 Index value is 1,000
 - The Participation Rate is 90.00%
 - The Asset Fee is 1.00%
 - The index Cap is 7.00%
- (a) $1,100 - 1,000 = 100$
 - (b) $100/1,000 = 10.00\%$
 - (c) $10.00\% \times 90.00\% = 9.00\%$
 - (d) $9.00\% - 1.00\% = 8.00\%$
 - (e) Lesser of 8.00% or the Index Cap of 7.00% = 7.00%
 - (f) Greater of 7.00% or 0.00% = 7.00%

Interest Credited to Annual Account: $\$10,000 \times 7.00\% = \700.00

Example 2. Assume that \$10,000 is allocated to the Annual Account, and there have been no partial withdrawals.

In this example, assume the following:

- The ending S&P 500 Index value is 1,050
- The beginning S&P 500 Index value is 1,000
- The Participation Rate is 90.00%
- The Asset Fee is 1.00%
- The index Cap is 7.00%

(a) $1,050 - 1,000 = 50$

(b) $50/1,000 = 5.00\%$

(c) $5.00\% \times 90.00\% = 4.00\%$

(d) $4.00\% - 1.00\% = 3.00\%$

(e) Lesser of 3.00% or the Index Cap of 7.00% = 3.00%

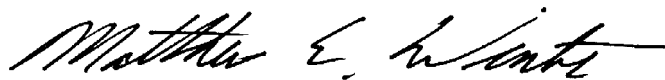
(f) Greater of 3.00% or 0.00% = 3.00%

Interest Credited to Annual Account: $\$10,000 \times 3.00\% = \300.00

Special Rules for Transfers of Account Values. There are no special rules for transferring Account Values applicable to this rider. Refer to the Transfers of Account Values provision in the certificate for transfer rules.

Certificate Provisions Applicable. This rider is subject to the provisions of the certificate to which it is attached except as provided in this rider.

The effective date of this rider is the Date of Issue of the certificate.



President

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AIG LIFE INSURANCE COMPANY

ANNUAL POINT-TO-POINT MULTIPLE INDEX INTEREST ACCOUNT RIDER

This rider has been added to and made a part of the certificate to which it is attached.

Annual Point-to-Point Multiple Index Interest Account (Multiple Index Account). The Multiple Index Account is an Index Interest Account. Interest is calculated based on the annual changes in 3 indices: the S&P 500[®] Index, the EURO STOXX 50[®] Index, and the Nikkei Stock Averagesm. Index interest does not include any dividends paid to the owners of any stocks. Index interest, which is not guaranteed, will vary from year to year and will depend upon the Index Cap and changes in the three indices, and may be zero. Index interest, if any, will be credited at the end of each certificate year on the Certificate Anniversary. Any transfers of value will be made after interest, if any, is added on the Certificate Anniversary. No interest will be added for any portion of a certificate year that includes the date of death of the Owner or for the amount of any withdrawal that is made between Certificate Anniversaries. Interest credited on the Multiple Index Account will be added to the Multiple Index Account.

S&P 500[®] Index. References in this rider to the S&P 500[®] Index mean the Standard and Poor's 500 Composite Stock Price Index, without dividends. It is an index of the stock of 500 publicly traded companies. The S&P 500 Index value on the Date of Issue is shown on the Schedule Page. The S&P 500 Index value at the end of each certificate year will be shown in Your annual report. The S&P 500 Index value on any specific date is its closing value on that date. If no index value is published on that specific date, the index value used will be the index value that was published on the last business day prior to that date.

EURO STOXX 50[®] Index. The EURO STOXX 50[®] Index is an index of blue-chip stocks which are represented by 50 stocks covering the largest Sector leaders in the Dow Jones EURO STOXX 50 Index. The EURO STOXX 50 Index value on the Date of Issue is shown on the Schedule Page. The EURO STOXX 50 Index value at the end of each certificate year will be shown in Your annual report. The EURO STOXX 50 Index value on any specific date is its closing value on that date. If no index value is published on that specific date, the index value used will be the index value that was published on the last business day prior to that date.

Nikkei Stock Averagesm. The Nikkei 225sm is a price-weighted index of the 225 major issues selected to represent listed stocks of the first section of the Tokyo Stock Exchange. The Nikkei 225 value on the Date of Issue is shown on the Schedule Page. The Nikkei 225 value at the end of each certificate year will be shown in Your annual report. The Nikkei 225 value on any specific date is its closing value on that date. If no index value is published on that specific date, the index value used will be the index value that was published on the last business day prior to that date.

Changing or Discontinuing an Index. If one of the indices is no longer published, or if We determine the index cannot or should not be used, We will adopt a published index that is similar. We will notify You of any change.

Index Change and Adjusted Index Change. The Index Change for an index is the percentage change in the index over the applicable 1-year period.

The Adjusted Index Change will be:

1. Factor 1 times the highest Index Change of the three indices; plus
2. Factor 2 times the next highest Index Change of the three indices; plus
3. Factor 3 times the lowest Index Change of the three indices.

The three factors are shown on the Schedule Page. They are guaranteed and will not change.

Index Cap. The Index Cap, if any, limits the amount of interest that may be credited to the Multiple Index Account. The initial Index Cap is shown on the Schedule Page and is guaranteed for one certificate year. We may declare, from time to time, an Index Cap that will apply to the renewal of the Multiple Index Account. Each declared Index Cap for such account will be guaranteed for one certificate year and will not be less than 3%.

Calculation of Index Interest. At the end of each certificate year, We will calculate the interest rate used for crediting interest to the Multiple Index Account. We compare the index value at the end of a certificate year to the index value at the beginning of the same certificate year for each of the three indices to determine the Index Change for each index for that one year period. We then multiply each Index Change by the appropriate factor and add them together to determine the Adjusted Index Change. The annual interest rate used to calculate index interest credited to the Multiple Index Account for that certificate year will be the lesser of the Adjusted Index Change and the Index Cap.

The index interest rate calculation for each certificate year will be performed as follows:

- (a) Equals the ending S&P 500 Index value minus the beginning S&P 500 Index value
- (b) Equals (a) divided by the beginning S&P 500 Index value
- (c) Equals the ending EURO STOXX 50 Index value minus the beginning EURO STOXX 50 Index value
- (d) Equals (c) divided by the beginning EURO STOXX 50 Index value
- (e) Equals the ending Nikkei 225 value minus the beginning Nikkei 225 value
- (f) Equals (e) divided by the beginning Nikkei 225 value
- (g) Equals Adjusted Index Change: Factor 1 multiplied by the largest of (b), (d) and (f); plus Factor 2 multiplied by the next largest of (b), (d) and (f); plus Factor 3 multiplied by the smallest of (b), (d) and (f)
- (h) Equals the lesser of (g) or the Index Cap
- (i) Equals the greater of (h) or zero percent

To calculate the amount of interest to be credited to the Multiple Index Account for each certificate year, We will multiply the amount in the Multiple Index Account as of the end of that certificate year by the interest rate calculated for that period. The interest rate will never be less than zero.

Examples:

The examples below use an Index Cap of 8%, however, the Index Cap is guaranteed not to be less than 3%. There is no upper limit that applies to the Index Cap.

Example 1. Assume \$10,000 of value is in the Multiple Index Account and positive changes in all three index values.

In this example, assume the following:

The ending S&P 500 Index value is 1,100

The beginning S&P 500 Index value is 1,000

The ending EURO STOXX 50 Index value is 50

The beginning EURO STOXX 50 Index value is 40

The ending Nikkei 225 value is 14,700

The beginning Nikkei 225 value is 14,000

Factor 1 – 50.0%

Factor 2 – 30.0%

Factor 3 – 20.0%

The Index Cap is 8.0%

(a) $1,100 - 1,000 = 100$

(b) $100/1,000 = 10.0\%$

(c) $50 - 40 = 10$

(d) $10/40 = 25.0\%$

(e) $14,700 - 14,000 = 700$

(f) $700/14,000 = 5.0\%$

(g) $(25.0\% \times 50.0\%) + (10.0\% \times 30.0\%) + (5.0\% \times 20.0\%) = 16.5\%$

(h) Lesser of 16.5% or the Index Cap of 8.0% = 8.0%

(i) Greater of 8.0% or 0.0% = 8.0%

Interest Credited to Multiple Index Account: $\$10,000 \times 8.0\% = \800

Example 2. Assume \$10,000 of value is in the Multiple Index Account with positive and negative changes in the index values.

In this example, assume the following:

The ending S&P 500 Index value is 1,100
The beginning S&P 500 Index value is 1,000
The ending EURO STOXX 50 Index value is 32
The beginning EURO STOXX 50 Index value is 40
The ending Nikkei 225 value is 13,300
The beginning Nikkei 225 value is 14,000
Factor 1 – 50.0%
Factor 2 – 30.0%
Factor 3 – 20.0%
The Index Cap is 8.0%


- (a) $1,100 - 1,000 = 100$
- (b) $100/1,000 = 10.0\%$
- (c) $32 - 40 = -8$
- (d) $-8/40 = -20\%$
- (e) $13,300 - 14,000 = -700$
- (f) $-700/14,000 = -5\%$
- (g) $(10.0\% \times 50.0\%) + (-5.0\% \times 30.0\%) + (-20.0\% \times 20.0\%) = -5\%$
- (h) Lesser of -5% or the Index Cap of 8.0% = -5%
- (i) Greater of -5% or 0.0% = 0%

Interest Credited to Multiple Index Account: $\$10,000 \times 0\% = \0

Special Rules for Transfers of Account Values. There are no special rules for transferring Account Values applicable to this rider. Refer to the Transfers of Account Values provision in the certificate for transfer rules.

Certificate Provisions Applicable. This rider is subject to the provisions of the certificate to which it is attached except as provided in this rider.

The effective date of this rider is the Date of Issue of the certificate.



President

"Standard & Poor's®", "S&P®", "S&P 500®", "Standard & Poor's 500" and "500" are trademarks of The McGraw-Hill Companies, Inc., and have been licensed for use by American General Life Insurance Company. This product is not sponsored, endorsed, sold or promoted by Standard & Poor's, and Standard & Poor's makes no representation regarding the advisability of purchasing this policy.

STOXX and Dow Jones have no relationship to AIG Life Insurance Company, other than the licensing of the Dow Jones EURO STOXX 50® and the related trademarks for use in connection with this policy.

STOXX and Dow Jones do not:

Sponsor, endorse, sell or promote this policy.

Recommend that any person invest in this policy or any other securities.

Have any responsibility or liability for or make any decisions about the timing, amount or pricing of this policy.

Have any responsibility or liability for the administration, management or marketing of this policy.

Consider the needs of this policy or the owners of this policy in determining, composing or calculating the Dow Jones EURO STOXX 50 or have any obligation to do so.

STOXX and Dow Jones will not have any liability in connection with this policy. Specifically,

STOXX and Dow Jones do not make any warranty, express or implied and disclaim any and all warranty about:

The results to be obtained by this policy, the owner of this policy or any other person in connection with the use of the Dow Jones EURO STOXX 50 and the data included in the Dow Jones EURO STOXX 50®;

The accuracy or completeness of the Dow Jones EURO STOXX 50 and its data;

The merchantability and the fitness for a particular purpose or use of the Dow Jones EURO STOXX 50® and its data;

STOXX and Dow Jones will have no liability for any errors, omissions or interruptions in the Dow Jones EURO STOXX 50® or its data;

Under no circumstances will STOXX or Dow Jones be liable for any lost profits or indirect, punitive, special or consequential damages or losses, even if STOXX or Dow Jones knows that they might occur.

The licensing agreement between AIG Life Insurance Company and STOXX is solely for their benefit and not for the benefit of the owners of this policy or any other third parties.

The Nikkei Stock Average ("Index") is an intellectual property of Nikkei Inc.* "Nikkei", "Nikkei Stock Average", and "Nikkei 225" are the service marks of Nikkei Inc. Nikkei Inc. reserves all the rights, including copyright, to the index. Nikkei Digital Media, Inc., a wholly owned subsidiary of Nikkei Inc. calculates and disseminates the Index under exclusive agreement with Nikkei Inc. Nikkei Inc. and Nikkei Digital Media Inc. are collectively "Index Sponsor".

* Formerly known as Nihon Keizai Shimbun, Inc. Name changed on January 1, 2007.

The Products are not in any way sponsored, endorsed or promoted by the Index Sponsor. The Index Sponsor does not make any warranty or representation whatsoever, express or implied, either as to the results to be obtained as to the use of the Index or the figure as which the Index stands at any particular day or otherwise. The Index is compiled and calculated solely by the Index Sponsor. However, the Index Sponsor shall not be liable to any person for any error in the Index and the Index Sponsor shall not be under any obligation to advise any person, including a purchaser or vendor of the Products, of any error therein.

In addition, the Index Sponsor gives no assurance regarding any modification or change in any methodology used in calculating the Index and is under no obligation to continue the calculation, publication and dissemination of the Index.

AIG LIFE INSURANCE COMPANY

GUARANTEED MINIMUM WITHDRAWAL BENEFIT RIDER

This rider has been issued as a part of the Certificate to which it is attached.

We will pay a Guaranteed Minimum Withdrawal Benefit (GMWB), as defined in this rider, whether or not the Annuity Value remains positive. The initial Rider Benefit Amount is based on the Owner's attained age and the Income Percentage as of the Benefit Start Date. Thereafter, the Rider Benefit Amount is recalculated each Certificate Anniversary. If the new Rider Benefit Amount exceeds the current amount the Rider Benefit Amount will increase. It will never decrease unless Excess Withdrawals are taken. There is no separate charge for this rider. However, after the Benefit Start Date credited interest rates for all interest crediting accounts may be reduced for future certificate years. (See "Rate Differential").

Benefit Start Date (Start Date). The first GMWB withdrawal may not begin before the Start Date. The Start Date is the first Certificate Anniversary following Our receipt of Your Written request to begin withdrawals provided under this rider. The Start Date may not be prior to the Owner's attained age 55 or the first Certificate Anniversary, whichever is later; or after the Owner's attained age 90. If the Certificate is issued to spousal Joint Owners both Owners must: 1) have attained age 50; 2) have an average attained age (rounded down) of at least 55; and 3) have not attained age 90.

The ages stated above are ages as of the Start Date. If the Owner is a non-natural Owner the age requirement will be based on the Annuitant's age. This benefit is not available to non-spousal Joint Owners.

The Annuity Value as of the Start Date must be at least [\$50,000]. Once Your request is received it may only be revoked by terminating the base Certificate. We may, from time to time, require proof that the Owner(s) (or Annuitant if the Owner is a non-natural person) is still living.

Notice of Option to Request Guaranteed Minimum Withdrawal Benefits (GMWB) Withdrawals. After each Certificate Anniversary, a notice of the option to request GMWB benefits and the Rider Benefit Amount will be sent to You at Your last known address. The Start Date for requests received within 45 days after a Certificate Anniversary will be as of such Certificate Anniversary. If a request is received 46 days or more after a Certificate Anniversary, the Start Date will be the following Certificate Anniversary. Also, if Your request is received within 45 days after a Certificate Anniversary, and You elect to receive GMWB benefits as systematic withdrawals, You may request a lump sum payment of any such withdrawals that would have been paid had the request been received prior to the Start Date.

Rider Benefit Amount (Benefit Amount). The Benefit Amount is the maximum amount available for GMWB withdrawals each certificate year under this rider. The Benefit Amount for the first certificate year of GMWB withdrawals will be the Annuity Value on the Start Date multiplied by the Income Percentage shown in the table below. GMWB withdrawals will never be charged a withdrawal charge or market value adjustment, as applicable.

For each subsequent certificate year, the Benefit Amount will be recalculated as the greater of:

1. The Annuity Value as of the beginning of that certificate year multiplied by the Income Percentage shown in the table; and
2. The Benefit Amount from the year before if there were no Excess Withdrawals, or, if there were Excess Withdrawals, the Benefit Amount from the year before reduced for Excess Withdrawals.

If the Benefit Amount calculation results in an amount that exceeds [\$100,000] such amount for that year will be reduced to [\$100,000]. If the Owner does not withdraw the entire Benefit Amount in a certificate year the Benefit Amount for the following year will not be increased by the amount that was not withdrawn.

Income Percentage. The Income Percentage is shown below and is used to determine the Benefit Amount.

Attained Age*	Single Owner Percentage**	Joint Owner Percentage***
55-59	[4.5%	[3.5%
60-64	5.0%	4.0%
65-69	5.5%	4.5%
70-74	6.0%	5.0%
75-79	6.5%	5.5%
80-84	7.0%	6.0%
85+	7.5%]	6.5%]

*Attained age is the age last birthday as of the beginning of a certificate year.

**If non-natural Owner, use Annuitant's attained age.

***If Joint Owners, use the average attained age of the two Owners rounded down.

GMWB Withdrawals. In addition to other methods stated in the Certificate for the Owner to receive withdrawals up to the Benefit Amount, the Owner may also request GMWB withdrawals equal to the Benefit Amount divided by the number of scheduled payments (monthly, quarterly, semiannually, or annually) each year. The Owner does not have to request scheduled payments. Payments may be requested for lesser amounts than the Benefit Amount and at intervals as needed. If a periodic payment is less than \$50 We will make payments less frequently. The Minimum Annuity Value requirement stated on the Schedule Page does not apply to GMWB withdrawals.

If the Annuity Value is reduced to zero, GMWB withdrawals will continue until the death of the Owner (or Annuitant if the Owner is a non-natural Owner) or last surviving Joint Owner. At such time as the Annuity Value reaches zero this rider and Certificate will terminate and be replaced with an agreement to continue scheduled GMWB withdrawals. At this time life only or joint life only payments will be made automatically. They will be made for the Benefit Amount as of the date the Annuity Value reduced to zero. The payments will be on the same mode as previously selected for systematic withdrawals unless the Owner selects a different mode. If no mode was previously selected payments will be made annually.

Excess Withdrawals. An Excess Withdrawal is any portion of total withdrawals in a certificate year that exceeds the Benefit Amount for that year except as follows:

If any Life Expectancy Retirement Options (LERO)/Minimum Required Distributions (MRD) payment(s) have been made during the certificate year that:

1. are based only on the Annuity Value of the Certificate to which this rider is attached and the benefits thereunder; and
2. would not result in the Owner being paid in any certificate year more than one calendar year's LERO/MRD payment; and
3. exceed the Benefit Amount, then

an Excess Withdrawal is any portion of total withdrawals in a certificate year that exceeds such LERO/MRD payments.

The sum of all withdrawals taken during the certificate year will be compared to the greater of the Benefit Amount and the LERO/MRD described above to determine if an Excess Withdrawal occurred during the certificate year. The greater of the Benefit Amount and the LERO/MRD described above will not be subject to any withdrawal charge or market value adjustment provisions in the Certificate. An Excess Withdrawal is subject to such provisions.

The Benefit Amount may be decreased from one year to the next year if the Owner takes Excess Withdrawals. An Excess Withdrawal will not be allowed if it would cause the Annuity Value to fall below the Minimum Annuity Value shown on the Schedule Page.

The Benefit Amount will be adjusted for Excess Withdrawals using the following formula:

$A \times \{ [1 - [B \div (C - D)]] \}$ where:

A = Benefit Amount for the preceding certificate year

B = Excess Withdrawals for the preceding certificate year

C = Annuity Value at the beginning of the preceding certificate year

D = Benefit Amount for the preceding certificate year or the LERO/MRD for the preceding certificate year, if greater

For instance, if the Annuity Value was equal to \$100,000 on a Certificate anniversary and the single Owner is 70 years old, then \$6,000 may be withdrawn from the Certificate under the provisions of this rider. If, however, such Owner withdraws \$10,000 in a single year instead, then the future Benefit Amount would be reduced to \$5,744.68.

- Annuity Value: \$100,000
- Benefit Amount: $(\$100,000 \times 6\%) = \$6,000$
- LERO/MRD: \$0
- Total Withdrawals: \$10,000
- Excess Withdrawals: $(\$10,000 - \$6,000) = \$4,000$

A = \$6,000
B = \$4,000
C = \$100,000
D = \$6,000

In this example the Benefit Amount adjusted for Excess Withdrawals is calculated as follows.

$$\begin{aligned} & \$6,000 \times \{ [1 - \$4,000 \div (\$100,000 - \$6,000)] \} \\ & \$6,000 \times [1 - (\$4,000 \div \$94,000)] \\ & \$6,000 \times (1 - .04255) \\ & \$6,000 \times .9574 \\ & \$5,744.68 - \text{Benefit Amount adjusted for Excess Withdrawals} \end{aligned}$$

Rate Differential. Rate Differentials will be applied to and adversely affect the declared Cap Rate, Participation Rate, Asset Fee, Index Spread, and/or other variables used to calculate interest in the Index Interest Accounts. They will also be applied to and adversely affect any declared credited interest rates in any other accounts. Rate Differentials may reduce the amount of interest credited to the Certificate's Annuity Value. The Rate Differentials will be declared and take effect on the Start Date. They cannot be changed once they are declared. Applicable maximum Rate Differentials are shown on the Schedule Page. Rate Differentials will not cause a specific rate, fee, spread or other variable, as applicable, to be less than the guaranteed minimums or greater than the guaranteed maximums shown on the Schedule Page or stated in an index interest rider. Rate Differentials will only apply after the Start Date.

Death of the Owner in a Single Owner Certificate. Upon the death of the Owner the death benefit will be paid to the beneficiary according to the terms in the Certificate to which this rider is attached. If the Annuity Value is greater than zero and the Owner had previously invoked the GMWB benefit the GMWB benefit will cease. If the Annuity Value is zero when the Owner dies no death benefit will be paid and all benefits under this rider will cease.

If an Owner's spouse is the sole beneficiary and the Annuity Value is greater than zero, upon the death of such Owner, the surviving spouse may request to:

1. Become the Owner or the Owner and Annuitant, and continue the Certificate; or
2. Request the death benefit be paid under one of the methods of payment described in the Certificate.

If the surviving spouse elects to continue the Certificate he or she may request to invoke the GMWB benefit as long as the age and Annuity Value requirements as of the Start Date are met. The Start Date will be the first Certificate anniversary following Our receipt of the surviving spouse's Written request to invoke the rider. The Benefit Amount will be calculated based on the surviving spouse's attained age.

Death of a Joint Owner. Upon the death of either person named as one of the Joint Owners, the surviving person will become the sole Beneficiary and be deemed a surviving spouse unless We are directed otherwise. If the Annuity Value is greater than zero the surviving spouse may request to:

1. Become the Owner or the Owner and Annuitant, and continue the Certificate; or
2. Request the death benefit be paid under one of the methods of payment described in the Certificate.

Further, if the Annuity Value is greater than zero, the Joint Owners had not previously invoked the GMWB benefit and the surviving Joint Owner elects to continue the Certificate he or she may request to invoke the GMWB benefit as long as the age and Annuity Value requirements as of the Start Date are met. The Start Date will be the first Certificate Anniversary following Our receipt of the surviving Joint Owner's Written request to invoke the GMWB benefit. The Benefit Amount will be calculated based on the surviving Joint Owner's attained age and the applicable single Owner Income Percentage.

If the Annuity Value is greater than zero and the Joint Owners had previously invoked the GMWB benefit and the surviving Joint Owner elects to continue the Certificate then this prior GMWB election will continue to be effective until his or her death. The Benefit Amount will continue to be calculated as if both Joint Owners were still alive. If the Annuity Value is greater than zero at the death of the surviving Joint Owner a death benefit will be paid.

Notification of Death. We must be notified right away after the death of an Owner (or Annuitant if the Owner is a non-natural Owner). We reserve the right to recover payments made under this rider after an Owner's death.

Option to Receive Payments After the Annuity Date. If the Owner is living on the Annuity Date and the Annuity Value is greater than zero he or she may elect to:

1. Begin a life only Income Plan with payments equal to the greater of the then current modal Benefit Amount (provided a request to receive GMWB withdrawals had previously become effective) or income payments based on the same mode when applying the Annuity Value to compute income payments under a life only Income Plan; or
2. Terminate the Certificate and receive the Annuity Value as a single sum or apply the Annuity Value to compute income payments under an Income Plan other than life only.

Termination. This rider will terminate upon any of the following:

1. The Certificate terminates or an Income Plan begins.
2. A change of Owner occurs after the Start Date, except in the case where the surviving spouse elects to continue the Certificate.
3. Death of the Owner or the first death of a Joint Owner where the surviving spouse elects not to continue the Certificate.

4. On the Annuity Date.
5. On the date the Annuity Value reduces to zero whereby this rider will be replaced with an agreement to continue scheduled GMWB withdrawals.

Certificate Provisions Applicable. This rider is subject to the provisions of the Certificate to which it is attached except as stated in this rider.

The effective date of this rider is the Date of Issue of the Certificate.

A handwritten signature in black ink, appearing to read "Matthew E. Winters". The signature is fluid and cursive, with a long horizontal stroke at the end.

President



**AMERICAN
GENERAL**

**Supplemental Enrollment Form
AIG Group Global Index**

AIG Life Insurance Company

A subsidiary of American International Group Inc. (AIG)
600 King Street • Wilmington, DE 19801

Instructions: Please type or print in black ink.

This supplemental enrollment form must accompany the appropriate application for annuities.

Name of Owner John Doe

SSN/Tax ID XXX - XX - XXXX

Complete the following section.

Product Name:

AIG Group Flex 5 Global Index AnnuitySM

AIG Group Flex 8 Global Index AnnuitySM

**Premium to be applied to the
following Accounts:**

Dollar Amount

Percentage

Fixed Interest Account

\$ XX or XX %

Annual Point-to-Point with
Participation Rate

\$ XX or XX %

Monthly Additive with Cap

\$ XX or XX %

Global Multiple IndexSM
with Cap

\$ XX or XX %

Totals

\$ XXX or 100%

(Please complete one column only; should add up to total amount applied or 100% depending on which column is completed.
If both columns are completed, allocation of premiums will be made pursuant to "Percentage" column.)

Client Signatures

I understand:

- 1) I am applying for an indexed annuity; and
- 2) The certificate does not directly participate in any stock or other equity investments.

My premium should be applied to the account(s) as shown above.

Signature of Owner John Doe Date XX/XX/XXXX

Signature of Joint Owner, if applicable _____

<i>SERFF Tracking Number:</i>	<i>FRCS-125715293</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>AIG Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39569</i>
<i>Company Tracking Number:</i>	<i>4935</i>		
<i>TOI:</i>	<i>A07G Group Annuities - Special</i>	<i>Sub-TOI:</i>	<i>A07G.001 Equity Indexed</i>
<i>Product Name:</i>	<i>Indexed FPDA-Filing</i>		
<i>Project Name/Number:</i>	<i>AIGLIFE-DE/67/4935</i>		

Rate Information

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>FRCS-125715293</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>AIG Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39569</i>
<i>Company Tracking Number:</i>	<i>4935</i>		
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<i>Product Name:</i>	<i>Indexed FPDA-Filing</i>		
<i>Project Name/Number:</i>	<i>AIGLIFE-DE/67/4935</i>		

Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice

06/27/2008

Comments:

Attachments:

AR COC.pdf

AIGLife AUTHO - signed_dist.pdf

AR External-Index Certification.pdf

AR RDB.pdf

**STATE OF ARKANSAS
CERTIFICATION OF COMPLIANCE**

Company Name: AIG Life Insurance Company

Form Title(s): Group Fixed Index Interest Flexible Premium Deferred Annuity Certificate
 with Fixed Declared Interest Account, Monthly Point-to-Point Additive Indexed
 Interest Account Rider, Annual Point-to-Point Indexed Interest Account Rider,
 Annual Point-to-Point Multiple Index Interest Account Rider, Guaranteed
 Minimum Withdrawal Benefit Rider, Supplemental Enrollment Form

Form Number(s): 08111, 05200C, 05201C, 07611C, 07760C, AGLC103090-2008

I hereby certify that to the best of my knowledge and belief, the above form(s) and submission
complies with Reg. 19, as well as the other laws and regulations of the State of Arkansas.



Kathleen Toth
Associate General Counsel

July 9, 2008

Date

June 2, 2008

To: The Insurance Commissioner

Authorization

This letter, or a copy thereof, will authorize the consulting firm of First Consulting & Administration, Inc., Kansas City, Missouri, to represent this Company in matters before the Insurance Department.

This Authorization shall be valid until revoked by us.

AIG Life Insurance Company

By:



Title: Associate General Counsel

STATE OF ARKANSAS
EXTERNAL-INDEX CERTIFICATION

Company Name: AIG Life Insurance Company

Form Number(s): 08111, 05200C, 05201C, 07611C, 07760C, AGLC103090-2008

I hereby certify to the following:

1. The Company's policy issuance procedures for policies subject to Arkansas law are in the compliance with AR. Code 23-79-138;
2. The Company provides the Arkansas Life and Health guaranty notice to each policy owner as required by Regulation 49;
3. The Company has reviewed and evaluated the contract summary disclosures and believes the disclosures are not deceptive confusing or misleading and contain the items listed in Arkansas' External-Indexed Contract Guidelines;
4. The above referenced contracts will not be solicited by any person who is not trained and qualified;
5. The Company will address the referenced external-indexed contracts separately in the annual (Section 8) actuarial opinion and memorandum addressing each year the amount and type of assets held and the level of reserves and how reserves are developed; and
6. The Company will establish and maintain a detailed file defining the system for hedging for the above referenced contracts.



Kathleen Toth
Associate General Counsel

July 9, 2008

Date

STATE OF ARKANSAS
READABILITY CERTIFICATION

COMPANY NAME: AIG Life Insurance Company

This is to certify that the form(s) referenced below has achieved a Flesch Reading Ease Score as indicated below and complies with the requirements of Ark. Stat. Ann. Section 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

Form Number	Score
08111	53.9
05200C	54.9
05201C	58.1
07611C	58.0
07760C	50.6
AGLC103090-2008	53.6



Kathleen Toth
Associate General Counsel

July 9, 2008
Date

<i>SERFF Tracking Number:</i>	<i>FRCS-125715293</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>AIG Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39569</i>
<i>Company Tracking Number:</i>	<i>4935</i>		
<i>TOI:</i>	<i>A07G Group Annuities - Special</i>	<i>Sub-TOI:</i>	<i>A07G.001 Equity Indexed</i>
<i>Product Name:</i>	<i>Indexed FPDA-Filing</i>		
<i>Project Name/Number:</i>	<i>AIGLIFE-DE/67/4935</i>		

Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Form	Group Fixed Index Interest Flexible Premium Deferred Annuity Certificate with Fixed Declared Interest Account	07/09/2008	08111_GROUP_FLEX_5&8_GLOBAL_INDEX_ANNUITY_dist.pdf



AIG Life Insurance Company
600 King Street
Wilmington, Delaware 19801
A Capital Stock Company

This annuity certificate is issued by AIG Life Insurance Company to the Owner named on the Schedule Page, and is evidence of the Owner's interest under the Group Annuity Contract issued to the Policyholder named on the Schedule Page.

This certificate is issued in consideration of Your Enrollment Form and receipt of the initial premium payment. Once an Income Plan has been selected We will make payments to the Owner or a designated payee as described in the Income Plan section. This certificate also provides for payment of a death benefit as described in the Death Benefits section.

Withdrawals may be made at any time before an Income Plan begins (subject to the provisions in this certificate and the minimums stated on the Schedule Page). Withdrawal Charges may apply. Free Withdrawals may be made as provided in the Free Withdrawal provision.

NOTICE OF TWENTY DAY RIGHT TO EXAMINE CERTIFICATE

You may return this certificate within twenty days after delivery if You are not satisfied with it for any reason. The certificate may be returned to Us or to the agent through whom it was purchased. Upon surrender of the certificate within the twenty day period, it will be void from the beginning, and We will refund any premium paid.

This is a **FIXED INDEX INTEREST FLEXIBLE PREMIUM DEFERRED ANNUITY CERTIFICATE** with a **FIXED DECLARED INTEREST ACCOUNT**. If an Income Plan is elected at maturity, income payments will begin on the Annuity Date. This certificate does not directly participate in any stock or other equity investments. **NONPARTICIPATING – NOT ELIGIBLE FOR DIVIDENDS.**

SIGNED AT THE HOME OFFICE ON THE DATE OF ISSUE.

Secretary

President

**FIXED INDEX INTERERST FLEXIBLE PREMIUM DEFERRED ANNUITY CERTIFICATE
WITH FIXED DECLARED INTEREST ACCOUNT
READ YOUR CERTIFICATE CAREFULLY**

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Withdrawal Value	8		

DEFINITIONS

Annuity Date. The Annuity Date is the first Certificate Anniversary following the Annuitant's 100th birthday. If the Date of Issue occurs on the Annuitant's birthday, the Annuity Date will be the Annuitant's 100th birthday. The Annuity Date is shown on the Schedule Page and cannot be changed (except for a change of Annuitant). The Annuity Date is the date the certificate matures. At that time, the certificate will be surrendered and the Withdrawal Value paid or an Income Plan will begin.

Company Reference. "We", "Our", "Us", or "Company" mean AIG Life Insurance Company.

Contract Anniversary. Each anniversary of the Date of Issue of this certificate.

Date of Issue. The date on which the initial premium is allocated. All certificate months, years, and anniversaries are measured from this date. The Date of Issue is shown on the Schedule Page.

Death. Reference to death means the death of an individual or natural person, not the termination or dissolution of a corporation, trust or other legal entity.

Issue Age. Age of the Annuitant on the Annuitant's last birthday before the Date of Issue. If the Date of Issue occurs on the Annuitant's birthday, "last birthday" will mean the birthday that occurred on the Date of Issue.

Written, In Writing. A written request or notice in acceptable form and content, which is signed, dated and received by Us.

You, Your. The words "You" or "Your" mean the Owner of this certificate.

NOTICE

This Is A Legal Certificate Between
The Certificate Owner And The Company.

SCHEDULE PAGE

Policyholder:	AIG Trust		
Group Annuity Number:	P123456		
Annuitant:	John Doe	Certificate Number:	123456789
Certificate Owner:	John Doe	Date of Issue:	September 5, 2007
Certificate Jurisdiction:	State Name	Issue Age:	35
This Is A [Sex Distinct] Certificate		Annuity Date:	September 5, 2072

Fixed Index Interest Flexible Premium Deferred Annuity
Certificate with Fixed Declared Interest Account

Initial Premium Payment	\$20,000.00
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Product Option Plan:	5-Year
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Initial Allocation:

Fixed Interest Account:

Premium Allocation	\$5,000.00
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Initial Fixed Interest Account Rate (Guaranteed For First Certificate Year):	[4.00%]
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Minimum Guaranteed Interest Rate:	2.00%
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Index Interest Accounts – See Page 3 (Cont'd)

Interim Account:

Initial Interim Account Interest Rate (Guaranteed For First Certificate Year):	[3.00%]
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Minimum Guaranteed Interim Account Interest Rate:	2.00%
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Premium Bonus Percentage	[4.00%]
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Minimum Annuity Value	[\$2,000.00]
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Minimum Partial Withdrawal	\$250
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Minimum Systematic Withdrawal	\$50
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Minimum Withdrawal Value Percentage	90%
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Interest Rate For Minimum Withdrawal Values	[3.00%]
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Minimum Electronic Funds Transfer (EFT) Payments:

Monthly	[\$50]
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Quarterly	[\$150]
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Semi-Annually	[\$300]
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Annually	[\$600]
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Minimum Additional Payments Other Than EFT:	[\$2,000]
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Withdrawal Charges: Percentages shown below will be applied to any amount withdrawn which exceeds the permitted free withdrawals during the first five certificate years (Withdrawal Charge Period).

Certificate Year	Withdrawal Charge	Certificate Year	Withdrawal Charge
1	8%	4	5%
2	7%	5	4%
3	6%	6 & Thereafter	0%

SCHEDULE PAGE

Policyholder:	AIG Trust		
Group Annuity Number:	P123456		
Annuitant:	John Doe	Certificate Number:	123456789
Certificate Owner:	John Doe	Date of Issue:	September 5, 2007
Certificate Jurisdiction:	State Name	Issue Age:	35
This Is A [Sex Distinct] Certificate		Annuity Date:	September 5, 2072

Fixed Index Interest Flexible Premium Deferred Annuity
Certificate with Fixed Declared Interest Account

Initial Premium Payment	\$20,000.00
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Product Option Plan:	8-Year
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Initial Allocation:

Fixed Interest Account:

Premium Allocation	\$5,000.00
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Initial Fixed Interest Account Rate (Guaranteed For First Certificate Year):	[4.50%]
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Minimum Guaranteed Interest Rate:	2.00%
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Index Interest Accounts – See Page 3 (Cont'd)

Interim Account:

Initial Interim Account Interest Rate (Guaranteed For First Certificate Year):	[3.00%]
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Minimum Guaranteed Interim Account Interest Rate:	2.00%
---	-------

Premium Bonus Percentage	[6.00%]
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Minimum Annuity Value	[\$2,000.00]
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Minimum Partial Withdrawal	\$250
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Minimum Systematic Withdrawal	\$50
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Minimum Withdrawal Value Percentage	90%
-------------------------------------	-----

Interest Rate For Minimum Withdrawal Values	[3.00%]
---	---------

Minimum Electronic Funds Transfer (EFT) Payments:

Monthly	[\$50]
---------	--------

Quarterly	[\$150]
-----------	---------

Semi-Annually	[\$300]
---------------	---------

Annually	[\$600]
----------	---------

Minimum Additional Payments Other Than EFT:	[\$2,000]
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Withdrawal Charges: Percentages shown below will be applied to any amount withdrawn which exceeds the permitted free withdrawals during the first eight certificate years (Withdrawal Charge Period).

Certificate Year	Withdrawal Charge	Certificate Year	Withdrawal Charge
1	8%	5	4%
2	7%	6	3%
3	6%	7	2%
4	5%	8	1%
		9 & Thereafter	0%

SCHEDULE PAGE

Certificate Owner: John Doe

Certificate Number: 123456789

Index Interest Accounts

Annual Point-To-Point Indexed Interest Account Rider

Annual Point-To-Point With Participation Rate

Premium Allocation:	\$5,000.00
Initial Index Cap:	[Will Never Apply During First Certificate Year]
Initial Participation Rate:	[50%] Annually
Initial Asset Fee:	[N/A, Will Never Apply]
S&P 500 Index on the Date of Issue:	1000

Monthly Point-To-Point Additive Indexed Interest Account Rider

Monthly Additive With Cap

Premium Allocation:	\$5,000.00
Initial Index Cap:	[2.00%] Monthly
S&P 500 Index on the Date of Issue:	1000

Annual Point-To-Point Multiple Index Interest Account Rider

Global Multiple Indexsm With Cap

Premium Allocation:	\$5,000.00
Initial Index Cap:	[5.00%] Annually
Factor 1:	[50%]
Factor 2:	[30%]
Factor 3:	[20%]
S&P 500 Index on the Date of Issue:	1000
Dow Jones Euro Stoxx 50 Index on the Date of Issue:	3000
Nikkei 225 on the Date of Issue:	14000

Guaranteed Minimum Withdrawal Benefit Rider

The Following Maximum Rate Differentials Apply to this Contract:

Annual Point-To-Point With Participation Rate

Participation Rate:	4% Less Annually
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Monthly Additive With Cap

Index Cap:	0.4% Less Monthly
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Annual Multiple Index With Cap

Index Cap:	1% Less Annually
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Fixed Interest Account

Fixed Interest Account Rate:	0.4% Less Annually
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Application of a Rate Differential Will Not Violate Any Contract Guarantees.

Primary Owner. The Primary Owner is the first person listed in the owner section of the Enrollment Form or who is subsequently named as Primary Owner.

Joint Owners. Joint Owners are the two persons (Primary Owner and other person listed in the owner section of the Enrollment Form) that own a non-qualified certificate.

Non-Natural Owner. A Non-Natural Owner is a corporation, trust or other legal entity listed in the owner section of the Enrollment Form that is not a natural person or any corporation, trust or other legal entity that is subsequently named as an Owner.

Owner. Unless noted otherwise, the Owner is any Primary Owner, Joint Owners or a Non-Natural Owner, under this certificate. Unless otherwise specified in the Enrollment Form, the person listed as the Owner is also the Annuitant of this certificate. As the Owner, You have the right to:

1. Name a different Owner;
2. Assign Your full interest in this certificate to another person;
3. Name or change the Beneficiary;
4. Withdraw money from Your certificate;
5. Select an Income Plan;
6. Receive income payments once the Income Plan has been established; or
7. Surrender Your certificate and receive the Withdrawal Value.

Change of Owner. The Owner may be changed unless the previous designation provides otherwise. The change may be made by submitting a Written request to Us. The change will take effect when We have recorded the change. However, after the change is

recorded, the change will be deemed effective as of the date of the Written request for change. The change will be subject to any payment made or action taken by Us before the request is received.

Any change of Owner may have income tax consequences.

Annuitant. The Annuitant is the "measuring life" for the Annuity. The Owner will, upon request, provide proof of the Annuitant's age and sex (proof of the Annuitant's age if issued on a gender neutral basis). The Annuitant's age and sex (age only if issued on a gender neutral basis) will be used to calculate income payments that are life contingent. The Annuitant is the person designated by the Owner in the Enrollment Form, unless changed prior to the Annuity Date or before an Income Plan begins.

Change of the Annuitant. The following rules apply to a change of the Annuitant:

1. A Non-Natural Owner cannot change the Annuitant or name a new Annuitant following the death of the Annuitant;
2. An Owner who is neither a Non-Natural Owner nor the Annuitant may designate himself the Annuitant at the time an Income Plan is requested;
3. A Primary Owner or Joint Owners who is (are) not the Annuitant may designate another person as the Annuitant before an Income Plan begins. If, upon the death of the Annuitant, no designation is made within 30 days after death, the Primary Owner will become the Annuitant. Any change of the Annuitant is subject to Our approval.

Any change of Annuitant may have income tax consequences.

Beneficiary. The Beneficiary is the person or persons who will receive payment of the death benefit:

1. Upon the death of the Owner before an Income Plan has begun; or
2. Upon the death of an Annuitant if payments are being made under an Income Plan that calls for payments to continue after the Annuitant's death.

If no Beneficiary is living when the death benefit becomes payable, We will pay the Owner's estate. If more than one Beneficiary is living

when the death benefit becomes payable, We will pay an equal amount to each living Beneficiary, unless directed otherwise.

Change of Beneficiary. The Beneficiary may be changed unless the previous designation provides otherwise. The change may be made by submitting a Written request to Us. The change will take effect when We have recorded the change. However, after the change is recorded, the change will be deemed effective as of the date of the Written request for change. The change will be subject to any payment made or action taken by Us before the request is recorded.

PREMIUM PAYMENTS, ACCOUNTS AND CERTIFICATE VALUES

Premium Payments. After the initial premium payment, additional premium payments may be made at any time prior to the Annuity Date or before an Income Plan begins, subject to the Minimum Additional Payments Other Than EFT shown on the Schedule Page. However, if a periodic electronic funds transfer (EFT) is established through Your bank or payroll deduction, the Minimum EFT Payment amounts shown on the Schedule Page will apply.

Other restrictions may apply if this certificate is an Individual Retirement Annuity (IRA) or a Roth IRA. You should refer to the IRA or any other endorsement attached to this certificate.

Types of Accounts. There are multiple interest crediting accounts available with this certificate. They are:

1. The Fixed Interest Account;
2. The Index Interest Account(s); and
3. The Interim Account.

Account Value. The Account Value is the separate value of each of the interest crediting accounts.

Fixed Interest Account. Interest is credited daily to the Fixed Declared Interest Account (Fixed Interest Account). During the first certificate year, this account will earn interest at the Initial Fixed Interest Account Rate shown on the Schedule Page. Annually thereafter, We will declare interest rates in advance, each being guaranteed for one certificate year. Each declared rate will not be less than the Minimum Guaranteed Interest Rate shown on the Schedule Page.

Partial withdrawals from the Fixed Interest Account (including any Withdrawal Charges) reduce the Account Value from the effective date of the withdrawal. Interest on the amount of a partial withdrawal is credited daily to the date of the withdrawal. Otherwise, interest is credited to the date of a full surrender, or to the date of death, if earlier.

PREMIUM PAYMENTS, ACCOUNTS AND CERTIFICATE VALUES (Continued)

Transfers into the Fixed Interest Account will receive interest at the interest rate in effect at the time of the transfer.

Index Interest Account(s). One or more Fixed Index Interest Accounts (Index Interest Accounts) will be made a part of this certificate in the form of a rider(s). Each rider will describe in detail how index interest is to be calculated and applied to an account. A single rider might be used to credit interest within multiple Index Interest Accounts by applying different Participation Rates, Index Caps, Index Spreads, Asset Fees and/or other variables. Refer to the Schedule Page to see the various Participation Rates, Index Caps, Index Spreads, Asset Fees and/or other variables used to calculate the index interest to be credited.

Interim Account. Premium payments (including Premium Bonus, if any) received after the initial premium payment are placed in the Interim Account. Interest is credited daily to this account. During the first certificate year, this account will earn interest at the Initial Interim Account Interest Rate shown on the Schedule Page. Annually thereafter, We will declare interest rates in advance, each being guaranteed for one certificate year. Each declared rate will not be less than the Minimum Guaranteed Interim Account Interest Rate shown on the Schedule Page.

The value in the Interim Account will be applied to the Fixed Interest and Index Interest Accounts on each Certificate Anniversary. The Interim Account Value will be applied after interest is credited to such accounts.

On the first Certificate Anniversary, the value in the Interim Account will be applied to the Fixed Interest and Index Interest Accounts in the same ratio as the initial premium payment allocation. On each subsequent Certificate Anniversary, the values in the Interim Account will be applied to the Fixed Interest and Index

Interest Accounts in the same manner unless We have received a transfer request. In that case, We will apply the value in the Interim Account in accordance with Your most recent transfer request then in effect. Following each Certificate Anniversary, values in the Fixed Interest and Index Interest Accounts subsequently may be transferred among such Accounts as of each such Certificate Anniversary pursuant to Your Written request to transfer values. (See "Transfers of Account Values".)

Partial withdrawals from the Interim Account (including any Withdrawal Charges) reduce the value in the Interim Account from the effective date of the withdrawal. Interest on the amount of a partial withdrawal is credited daily to the date of the withdrawal. Otherwise, interest is credited to the earliest of: 1) the date of a full surrender; 2) the date of death; or 3) the Certificate Anniversary on which the value in the Interim Account is allocated.

Transfers of Account Values. As of each Certificate Anniversary, the Owner may transfer Fixed Interest and Index Interest Account Values among any of the available Fixed Interest and Index Interest Accounts, except for any special rules as described in the index interest rider(s). The following rules apply to any transfer:

1. Transfers will be made only after interest is credited on the Certificate Anniversary.
2. Transfers will be made only after the value in the Interim Account has been allocated.
3. There is no minimum Account Value requirement for any of the accounts.
4. Withdrawal charges will not be applied.

PREMIUM PAYMENTS, ACCOUNTS AND CERTIFICATE VALUES (Continued)

Notice of Option to Transfer Fixed Interest and Index Interest Account Values. After each Certificate Anniversary a notice of the option that Fixed Interest and Index Interest Account Values may be transferred will be sent to You at Your last known address. Transfer requests received within 45 days after a Certificate Anniversary will be effective on such Certificate Anniversary. If: 1) no request is received; or 2) a request is received 46 days or more after a Certificate Anniversary, the Account Value allocation will remain unchanged for the current certificate year.

Index Interest Accounts May Be Discontinued. We may discontinue all Index Interest Accounts as of any Certificate Anniversary on or after expiry of the Withdrawal Charge Period. If this occurs:

1. We will provide 60 days advance written notice;
2. The Account Values in any of the Index Interest Accounts will be transferred to the Fixed Interest Account; and
3. All terms of each Index Interest Account then in effect will be completed prior to such transfer.

Premium Bonus. A Premium Bonus, if any, will be added to the initial premium payment and to any additional premium payments received during the first certificate year. Any Premium Bonus applicable to the initial premium will be applied to the Fixed Interest and Index Interest Accounts in the same proportion as the premium allocation. Any Premium Bonus on additional premium payments received during the first certificate year will be placed in the Interim Account. You will find the Premium Bonus Percentage, if any, on the Schedule Page. The Premium Bonus is calculated by multiplying the Premium Bonus Percentage by the premium received less premium tax, if any. The Premium Bonus, if any, will be applied at the same time the premium is applied to the certificate.

Annuity Value. The Annuity Value on the Date of Issue will be: 1) the initial premium received; 2) plus the Premium Bonus, if any; 3) less premium tax, if any.

On any day during the first certificate year the Annuity Value will be:

1. The Annuity Value on the Date of Issue;
2. Minus any partial withdrawals made from the Fixed Interest and Index Interest Accounts since the Date of Issue;
3. Plus the value in the Interim Account;
4. Plus any interest credited to the Fixed Interest Account since the Date of Issue.

On each Certificate Anniversary thereafter, the Annuity Value will be:

1. The Annuity Value one year earlier;
2. Minus any partial withdrawals made from the Fixed Interest and Index Interest Accounts since the last Certificate Anniversary;
3. Plus the value in the Interim Account before it is transferred on the Certificate Anniversary;
4. Plus any interest credited to the Fixed Interest and Index Interest since the last Certificate Anniversary.

After the first certificate year, the Annuity Value on any day during a certificate year will be:

1. The Annuity Value on the last Certificate Anniversary;
2. Minus any partial withdrawals made from the Fixed Interest and Index Interest Accounts since the last Certificate Anniversary;
3. Plus the value in the Interim Account;
4. Plus any interest credited to the Fixed Interest Account since the last Certificate Anniversary.

FULL SURRENDER AND WITHDRAWALS

Full Surrender. At any time on or prior to the Annuity Date and during Your lifetime, You may surrender this certificate by sending Us a Written request. The amount payable on surrender is the Withdrawal Value, as defined below. We may require that this certificate be returned to Us prior to making payment. Upon payment of the Withdrawal Value this certificate will terminate.

Partial Withdrawals. A partial withdrawal is any withdrawal that is not a full surrender, systematic withdrawal or Life Expectancy Retirement Options/Minimum Required Distributions, as defined below. The Owner may withdraw a portion of the Withdrawal Value at any time before an Income Plan begins. Unless otherwise requested by the Owner, withdrawals will be made first from the Interim Account. After that account is exhausted, any remaining withdrawal will be made from the Fixed Interest Account. After that account is exhausted, any remaining withdrawals will be applied against the Account Values in the Index Interest Accounts in proportion to their balances before the withdrawal unless otherwise requested by the Owner. The Minimum Partial Withdrawal and the Minimum Annuity Value after a withdrawal are shown on the Schedule Page.

Systematic Withdrawals. Systematic withdrawals include the scheduled withdrawal of interest or any other amount designated by the Owner to be withdrawn. Systematic withdrawals may begin 30 days after the Date of Issue, or at any other time thereafter. The withdrawals may be applied against any combination of Account Values except that systematic interest withdrawals can only be based on the value in the Fixed Interest Account. Such systematic interest withdrawals will be applied to the Account Values as stated in the Partial Withdrawals provision. Payments may be monthly, quarterly, semiannually, or annually. Systematic withdrawals are subject to the Minimum Systematic Withdrawal amount shown

on the Schedule Page. A systematic withdrawal will not be allowed if it would cause the Annuity Value to fall below the Minimum Annuity Value shown on the Schedule Page.

Withdrawal Value. The Withdrawal Value equals the Annuity Value, less the Withdrawal Charge, if any, as defined below.

The Withdrawal Value will never be less than the Minimum Withdrawal Value.

Minimum Withdrawal Value. The Minimum Withdrawal Value is:

1. The total premium paid multiplied by the Minimum Withdrawal Value Percentage; less
2. Premium tax, if any; less
3. Any prior withdrawals (net withdrawals received by the Owner after the Withdrawal Charge); plus
4. Interest accumulated at the Interest Rate for Minimum Withdrawal Values.

The Minimum Withdrawal Value Percentage and the Interest Rate for Minimum Withdrawal Values appear on the Schedule Page. The Minimum Withdrawal Value provision applies to amounts withdrawn pursuant to the Full Surrender and Withdrawals, Income Plans and Death Benefit provisions of this certificate.

Free Withdrawal. Each certificate year, You are allowed to withdraw up to 10% of the Annuity Value as of the previous certificate anniversary (or 10% of the initial premium payment if the withdrawal is in the first certificate year) without a Withdrawal Charge. However, beginning in the second certificate year this amount will increase to 20% if no withdrawal of any kind was taken in the previous certificate year. Free Withdrawals are subject to the following:

FULL SURRENDER AND WITHDRAWALS (Continued)

1. The Free Withdrawal may be taken in any combination of partial withdrawals, systematic withdrawals, Life Expectancy Retirement Options/Minimum Required Distributions or as part of a full surrender. Partial withdrawals and systematic withdrawals are limited to the Minimum Partial Withdrawal amount and Minimum Systematic Withdrawal amount stated on the Schedule Page; and
2. Any amount withdrawn within a certificate year that exceeds the Free Withdrawal amount, will be subject to a Withdrawal Charge if the certificate is still within the period of time this charge is assessed. Special provisions apply to Life Expectancy Retirement Options/Minimum Required Distributions withdrawals as stated below.
3. If LERO/MRD is calculated by Us, then any previous withdrawals made within the applicable calendar year will reduce the amount withdrawn for the LERO/MRD distribution; and
4. The Minimum Annuity Value requirement stated on the Schedule Page does not apply to these distributions.

Life Expectancy Retirement Options (LERO)/ Minimum Required Distributions (MRD). A LERO/MRD is a distribution by the Company equal to the required minimum distribution amount as determined under Section 401(a)(9) of the Internal Revenue Code and its accompanying Treasury regulations as it applies to tax qualified certificates.

1. LERO/MRD payments based on the values in this certificate are always available without a Withdrawal Charge at any time after the Date of Issue and before the Annuity Date;
2. LERO/MRD payments count against the Free Withdrawal amount, thereby reducing or possibly eliminating the ability to take

other Free Withdrawals within a certificate year;

Withdrawal Charges. Withdrawal charges are applied as a percentage of the Annuity Value being withdrawn which exceeds the permitted Free Withdrawal. The Withdrawal Charge will be determined by multiplying the amount subject to the charge by the appropriate percentage shown in the table on the Schedule Page.

Withdrawals May be Subject to Taxes. Withdrawals from Your certificate may be subject to federal and/or state income taxes. For tax purposes, withdrawals will be treated as coming first from interest earnings, and as a return of premium only after earnings have been exhausted. Federal income tax penalties may also apply. Consult Your tax advisor regarding Your specific situation.

Deferral of Payments. In accordance with state law, We may, after making written request and receiving the written approval of the commissioner, defer payments up to six months after receiving a request for a withdrawal or full surrender. If We defer payment, We will pay You interest at the rate required by the laws of the state in which this certificate was delivered.

INCOME PLANS

An Income Plan allows You to use the certificate to create a fixed income for life or for a specified period. We will pay the income to the Owner or a designated payee.

The amount of income paid under an Income Plan will depend on the amount applied to purchase the Income Plan, less premium tax, if

any, and the Income Plan option selected. The minimum guaranteed basis for payment calculation is 2% annual interest and the age last birthday Annuity 2000 Mortality Table. If this certificate has been issued on a gender neutral basis, gender neutral mortality factors (50% male and 50% female blend) will be used.

INCOME PLANS (Continued)

In using the table of income payment rates, the age of the Annuitant must be reduced by one year for each full five-year period that has elapsed since January 1, 2000.

The Annuity Value will be applied to compute income payments if:

1. Annuitization occurs after the 5th certificate year; and
2. The Income Plan selected is either life contingent or for a period certain equal to 5 years or more.

If either of the above conditions is not met the Withdrawal Value is applied.

Your Income Plan options are described below. Payments may be set up under one of these Income Plans or under another plan as We otherwise agree.

Plan A – Lifetime Income: Provides income payments for as long as the Annuitant lives. Income payments will end upon the Annuitant's death.

Plan B – Lifetime Income with 5, 10, 15 or 20 Years Period Certain: Provides income payments for as long as the Annuitant lives. If the Annuitant dies before the period certain is over, We will continue to make payments until the end of the period certain. You choose the period certain of 5, 10, 15, or 20 years.

Plan C – Life with an Installment Refund: Provides income payments for as long as the Annuitant lives. If the Annuitant dies before the total amount received is at least equal to the amount applied to this plan, payments will

continue until the total amount paid is equal to the amount applied.

Plan D – Fixed Amount: Provides fixed amount income payments for a minimum of 5 years in an amount elected until the amount applied is exhausted.

Plan E – Period Certain: Provides equal periodic income payments for a predetermined number of years only. The period certain may be from 5 to 20 years.

Election of Option. You may begin an Income Plan at any time prior to the Annuity Date. At least 30 days prior to the Annuity Date or to the date an Income Plan is to begin, You must return this certificate and indicate the Income Plan You have elected. Payments will be made according to Plan B, with a period certain of 10 years, if You do not choose another Income Plan.

When an Income Plan Begins. When an Income Plan begins:

1. This certificate will terminate and be replaced with an agreement to make payments under Your Income Plan;
2. No further withdrawals or premium payments may be made;
3. Income payments may be made monthly, quarterly, semiannually or annually. The minimum payment is \$50. We will make payments less frequently if Your chosen payment schedule results in a smaller payment; and
4. We may periodically require proof that the Annuitant is still living.

DEATH BENEFITS

Before an Income Plan Begins

Death Benefit. The death benefit will be equal to the Annuity Value as of the date of death of the Owner. In all instances, the death benefit will never be less than the Withdrawal Value.

Death of the Primary Owner. If the Primary Owner dies before the Annuity Date, or before an Income Plan begins, the death benefit will be paid to the Beneficiary under one of the following methods of payment:

DEATH BENEFITS (Continued)

1. Within 5 years after the date of death of the Owner as a single sum; or
2. Over a period not greater than the life or expected life of the Beneficiary, with annuity payments beginning within 1 year after the date of death of the Owner or such later date as IRS regulations may prescribe.

If We do not receive a Written notice within 60 days after We receive acceptable proof of death instructing Us how to pay the death benefit, the death benefit will be paid as a single sum.

If the Owner's spouse is the sole Beneficiary, there is an important exception, which is explained below. (See "Surviving Spouse Exception".)

Death of Joint Owners. If this certificate is issued to non-spousal Joint Owners, the death benefit will be paid upon the death of either person named as one of the Joint Owners in the manner described above. (See "Death of the Primary Owner".) The surviving person, if any, will be treated as the primary Beneficiary, (unless the Joint Owners have notified Us In Writing prior to the death of either of the Joint Owners that the surviving person will not be the primary Beneficiary). Any other Beneficiary designation on record at the time of death will be treated as a contingent Beneficiary.

If this certificate is issued to spousal Joint Owners, upon the death of either person named as one of the Joint Owners, the surviving person will become the sole Beneficiary and be deemed a surviving spouse unless We are directed otherwise. (See "Surviving Spouse Exception".)

Surviving Spouse Exception. If a Primary Owner's spouse is the sole Beneficiary, upon the death of such Owner, the surviving spouse may request to:

1. Become the Primary Owner or the Primary Owner and Annuitant, continuing the certificate; or
2. Select one of the methods of payment described above.

Death of the Annuitant. If an Annuitant who is not an Owner dies before the Annuity Date, or before an Income Plan begins, an Owner other than a Non-Natural Owner, may designate a new Annuitant, subject to Our underwriting rules then in effect. If no designation is made within 30 days of the death, the Primary Owner will become the Annuitant. If the Owner is a Non-Natural Owner, the death of the Annuitant will be treated as the death of the Owner, and a new Annuitant may not be chosen.

After an Income Plan Begins

Death of the Annuitant. If the Annuitant dies while payments are being made under an Income Plan, those payments will end unless the Income Plan chosen calls for payments to continue after the Annuitant's death. These payments will be made at least as rapidly as they were being made at the time of death.

Proof of Death. We accept any of the following as proof of the Annuitant's or Owner's death:

1. A certified copy of the death certificate;
2. A certified copy of a decree from a court of competent jurisdiction as to the finding of death;
3. A Written statement by a medical doctor who attended the deceased at the time of death; or
4. Any other proof satisfactory to Us.

DEATH BENEFITS (Continued)

Common Disaster. If, before an Income Plan begins, We cannot determine whether a Beneficiary or the Owner died first in a Common Disaster, We will assume the Beneficiary died first. If, after an Income Plan begins, We cannot determine whether a Beneficiary or the Annuitant died first in a Common Disaster, We

will assume the Beneficiary died first. If We cannot determine which of the Joint Owners died first in a Common Disaster, We will pay death benefits to the Beneficiary. Proceeds will be payable on this basis unless prior to the Common Disaster You have provided Us with Written instructions to pay in another manner.

GENERAL INFORMATION

Certificate. This certificate, Your Enrollment Form (a copy of which is attached), any supplemental enrollments, and any riders or endorsements comprise the entire certificate. All statements made in the Enrollment are, in the absence of fraud, considered representations and not warranties.

Assignment. Only full assignments of certificates are allowed. We will not be bound by any assignment of this certificate unless it is received by Us In Writing. We will not be responsible for the validity of any assignment. We will not accept any attempt to assign a qualified certificate. Any change or assignment may have income tax consequences.

Age or Gender Incorrectly Stated (Age Incorrectly Stated if issued on a Gender Neutral basis). If the Annuitant's age or gender has been incorrectly stated, the amount payable will be that which would have been purchased at the correct age or gender (age only if issued on a gender neutral basis). After correction of the age or gender (age only if issued on a gender neutral basis), the payee will receive the sum of any shortages if underpayments have already been made by the Company. The amount of any overpayments made by the Company will be charged against benefits falling due after adjustment. Interest is not charged or credited in the event of a misstatement.

Changes. No change will be made that adversely affects Your rights unless the change is required by law. However, subject to any required regulatory approval, We may modify the certificate to qualify it as an annuity under the provisions of the Internal Revenue Code, as may be amended. You will be provided with notice of any change affecting this certificate, and, if required, the right to reject such change.

Any change in this certificate must be approved by the President, a Vice President, an Administrative Officer or the Secretary of the Company. No agent has the authority to make any changes or waive any of the terms of this certificate.

Nonparticipating. This certificate will not pay dividends. It will not participate in any of Our surplus or earnings.

Incontestable. This certificate is incontestable.

Gender Neutral Plans. This certificate will have gender neutral mortality factors applied to its income plan if required by state or federal law, including participation in an employer-sponsored retirement plan under the provisions of Internal Revenue Code sections 401, 403, 457, or other pertinent sections.

GENERAL INFORMATION (Continued)

Report to the Owner. At least once in each certificate year after the first, We will send to the Owner a statement of the Annuity and Withdrawal Values of this certificate. Statements will be sent until income payments begin or until the termination of this certificate.

Premium Tax. Some states charge a premium tax on annuities. If a premium tax is due, We will have the right to deduct the applicable amount from Your premium payment, or from Your Annuity Value at the time of a withdrawal or from the value applied to an Income Plan.

MINIMUM MONTHLY INCOME PLAN PAYMENTS
PER \$1,000 OF ANNUITY VALUE USED TO PURCHASE AN INCOME PLAN

PLAN A, B and C TABLES																		PLAN E TABLE		
MALE and FEMALE																				
Attained Age of Payee When First Installment is Payable	PLAN A				PLAN B								PLAN C		No. of Years Payable	Fixed Period Income				
	Life Income				Life Income with Guaranteed Period								Life Income with Installment Refund							
	5 Years				10 Years				15 Years				20 Years				Life Income with Installment Refund			
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female			Male	Female		
In 2005	\$2.78	\$2.65	\$2.78	\$2.65	\$2.78	\$2.64	\$2.77	\$2.64	\$2.76	\$2.64	\$2.76	\$2.64	\$2.72	\$2.61	5	\$17.49				
35	2.82	2.68	2.82	2.68	2.81	2.68	2.81	2.67	2.80	2.67	2.80	2.67	2.76	2.64	6	14.72				
36	2.86	2.71	2.85	2.71	2.85	2.71	2.84	2.70	2.83	2.70	2.83	2.70	2.79	2.67	7	12.74				
37	2.90	2.74	2.89	2.74	2.89	2.74	2.88	2.74	2.87	2.73	2.87	2.73	2.82	2.70	8	11.25				
38	2.94	2.78	2.94	2.78	2.93	2.78	2.92	2.77	2.91	2.76	2.91	2.76	2.86	2.73	9	10.10				
39	2.98	2.82	2.98	2.82	2.97	2.81	2.96	2.81	2.95	2.80	2.95	2.80	2.80	2.77	10	9.18				
40	3.03	2.85	3.03	2.85	3.02	2.85	3.01	2.84	2.99	2.84	2.99	2.84	2.84	2.80	11	8.42				
41	3.08	2.89	3.07	2.89	3.07	2.89	3.05	2.88	3.03	2.87	3.03	2.87	2.87	2.84	12	7.80				
42	3.13	2.94	3.12	2.94	3.12	2.93	3.10	2.92	3.07	2.91	3.07	2.91	2.91	2.87	13	7.26				
43	3.18	2.98	3.18	2.98	3.17	2.98	3.15	2.97	3.12	2.95	3.12	2.95	2.95	2.91	14	6.81				
44	3.23	3.03	3.23	3.03	3.22	3.02	3.20	3.01	3.17	3.00	3.17	3.00	3.10	2.95	15	6.42				
45	3.29	3.08	3.29	3.07	3.27	3.07	3.25	3.06	3.22	3.04	3.22	3.04	3.15	2.99	16	6.07				
46	3.35	3.13	3.35	3.12	3.33	3.12	3.31	3.11	3.27	3.09	3.27	3.09	3.20	3.04	17	5.77				
47	3.41	3.18	3.41	3.18	3.39	3.17	3.36	3.16	3.32	3.13	3.32	3.13	3.25	3.08	18	5.50				
48	3.48	3.24	3.47	3.23	3.45	3.23	3.42	3.21	3.37	3.18	3.37	3.18	3.30	3.13	19	5.26				
49	3.55	3.29	3.54	3.29	3.52	3.28	3.49	3.26	3.43	3.24	3.43	3.24	3.35	3.18	20	5.04				
50	3.62	3.36	3.61	3.35	3.59	3.34	3.55	3.32	3.49	3.29	3.49	3.29	3.41	3.23						
51	3.69	3.42	3.69	3.42	3.66	3.41	3.62	3.38	3.55	3.34	3.55	3.34	3.47	3.28						
52	3.77	3.49	3.76	3.48	3.74	3.47	3.69	3.45	3.61	3.40	3.61	3.40	3.53	3.34						
53	3.86	3.56	3.85	3.56	3.82	3.54	3.76	3.51	3.67	3.46	3.67	3.46	3.60	3.40						
54	3.95	3.64	3.94	3.63	3.90	3.61	3.84	3.58	3.74	3.52	3.74	3.52	3.66	3.46						
55	4.04	3.72	4.03	3.71	3.99	3.69	3.92	3.65	3.80	3.59	3.80	3.59	3.73	3.52						
56	4.14	3.80	4.13	3.79	4.08	3.77	4.00	3.73	3.87	3.65	3.87	3.65	3.81	3.59						
57	4.24	3.89	4.23	3.88	4.18	3.86	4.08	3.81	3.94	3.72	3.94	3.72	3.88	3.66						
58	4.36	3.99	4.34	3.98	4.28	3.95	4.17	3.89	4.00	3.79	4.00	3.79	3.96	3.74						
59	4.48	4.09	4.46	4.08	4.39	4.04	4.26	3.97	4.07	3.87	4.07	3.87	4.05	3.81						
60	4.60	4.19	4.58	4.18	4.50	4.14	4.36	4.06	4.14	3.94	4.14	3.94	4.14	3.90						
61	4.74	4.31	4.71	4.29	4.62	4.25	4.46	4.16	4.21	4.01	4.21	4.01	4.23	3.98						
62	4.88	4.43	4.85	4.41	4.75	4.36	4.56	4.26	4.28	4.09	4.28	4.09	4.32	4.07						
63	5.04	4.56	5.00	4.54	4.88	4.48	4.66	4.36	4.35	4.16	4.35	4.16	4.43	4.17						
64	5.20	4.70	5.16	4.68	5.02	4.60	4.76	4.46	4.41	4.24	4.41	4.24	4.54	4.26						
65	5.38	4.85	5.33	4.82	5.16	4.73	4.87	4.57	4.48	4.31	4.48	4.31	4.65	4.37						
66	5.57	5.00	5.51	4.97	5.31	4.87	4.97	4.68	4.54	4.39	4.54	4.39	4.77	4.48						
67	5.77	5.17	5.70	5.14	5.46	5.02	5.08	4.79	4.60	4.46	4.60	4.46	4.89	4.60						
68	5.98	5.36	5.90	5.32	5.62	5.17	5.18	4.91	4.65	4.53	4.65	4.53	5.02	4.72						
69	6.21	5.55	6.11	5.50	5.79	5.33	5.29	5.03	4.70	4.59	4.70	4.59	5.15	4.85						
70	6.45	5.77	6.33	5.71	5.95	5.50	5.39	5.14	4.75	4.66	4.75	4.66	5.30	4.99						
71	6.71	6.00	6.56	5.93	6.13	5.68	5.49	5.26	4.79	4.71	4.79	4.71	5.45	5.13						
72	6.99	6.25	6.81	6.16	6.30	5.87	5.58	5.38	4.83	4.76	4.83	4.76	5.60	5.29						
73	7.28	6.52	7.07	6.41	6.48	6.06	5.68	5.49	4.87	4.81	4.87	4.81	5.77	5.45						
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MINIMUM MONTHLY INCOME PLAN PAYMENTS
PER \$1,000 OF ANNUITY VALUE USED TO PURCHASE AN INCOME PLAN

PLAN A, B and C TABLES															
Attained Age of Payee When First Installment is Payable	MALE and FEMALE														
	PLAN A Life Income		PLAN B Life Income with Guaranteed Period								PLAN C Life Income with Installment Refund				
			5 Years		10 Years		15 Years		20 Years						
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female			
	In 2005														
75	\$7.60	\$6.81	\$7.35	\$6.67	\$6.26	\$5.76	\$5.60	\$4.90	\$4.85	\$5.94	\$5.62				
76	7.94	7.12	7.64	6.96	6.46	5.85	5.70	4.93	4.89	6.12	5.80				
77	8.30	7.46	7.95	7.26	6.66	5.92	5.80	4.95	4.92	6.31	5.99				
78	8.69	7.83	8.27	7.59	6.87	5.99	5.89	4.97	4.94	6.52	6.20				
79	9.10	8.23	8.60	7.93	7.07	6.06	5.97	4.98	4.97	6.73	6.41				
80	9.54	8.66	8.95	8.29	7.28	6.11	6.04	5.00	4.98	6.95	6.64				
81	10.02	9.13	9.31	8.67	7.48	6.17	6.10	5.01	5.00	7.18	6.88				
82	10.53	9.64	9.68	9.08	7.67	6.21	6.16	5.02	5.01	7.43	7.13				
83	11.07	10.19	10.06	9.50	7.85	6.25	6.21	5.03	5.02	7.68	7.39				
84	11.65	10.79	10.45	9.93	8.02	6.28	6.25	5.03	5.03	7.95	7.67				
85	12.27	11.44	10.85	10.37	8.17	6.31	6.29	5.03	5.03	8.23	7.96				
86	12.92	12.13	11.25	10.82	8.32	6.34	6.32	5.04	5.04	8.53	8.27				
87	13.62	12.87	11.66	11.28	8.45	6.36	6.34	5.04	5.04	8.84	8.59				
88	14.37	13.66	12.06	11.73	8.63	6.37	6.36	5.04	5.04	9.17	8.92				
89	15.16	14.50	12.47	12.17	8.73	6.39	6.38	5.04	5.04	9.51	9.27				
90	16.00	15.38	12.87	12.60	8.81	6.40	6.39	5.04	5.04	9.87	9.63				
91	16.90	16.30	13.26	13.01	8.88	6.40	6.40	5.04	5.04	10.26	10.01				
92	17.85	17.26	13.64	13.41	8.94	6.41	6.41	5.04	5.04	10.67	10.41				
93	18.86	18.26	14.02	13.80	9.00	6.41	6.41	5.04	5.04	11.11	10.83				
94	19.94	19.31	14.39	14.17	9.04	6.41	6.41	5.04	5.04	11.57	11.28				
95	21.11	20.41	14.76	14.53	9.08	6.42	6.41	5.04	5.04	12.08	11.76				
96	22.37	21.59	15.11	14.88	9.11	6.42	6.42	5.04	5.04	12.64	12.28				
97	23.77	22.86	15.46	15.23	9.14	6.42	6.42	5.04	5.04	13.25	12.85				
98	25.34	24.29	15.79	15.57	9.15	6.42	6.42	5.04	5.04	13.93	13.48				
99	27.12	25.90	16.11	15.91	9.16	6.42	6.42	5.04	5.04	14.68	14.19				
100	29.16	27.75	16.41	16.23	9.17	6.42	6.42	5.04	5.04	15.53	14.99				

MINIMUM MONTHLY INCOME PLAN PAYMENTS
PER \$1,000 OF ANNUITY VALUE USED TO PURCHASE AN INCOME PLAN

PLAN A, B and C TABLES										PLAN E TABLE	
GENDER NEUTRAL											
Adjustable Age of Annuitant	PLAN A Life Income	PLAN B Life Income with Guaranteed Period				PLAN C Life Income with Installment Refund	No. of Years Payable	Fixed Period Income			
		5 Years	10 Years	15 Years	20 Years						
	35	\$2.71	\$2.71	\$2.71	\$2.71	\$2.70			\$2.67	5	\$17.49
36	2.75	2.75	2.74	2.74	2.73	2.70	6	14.72			
37	2.78	2.78	2.78	2.77	2.76	2.73	7	12.74			
38	2.82	2.82	2.82	2.81	2.80	2.76	8	11.25			
39	2.86	2.86	2.85	2.85	2.83	2.80	9	10.10			
40	2.90	2.90	2.89	2.89	2.87	2.83	10	9.18			
41	2.94	2.94	2.93	2.93	2.91	2.87	11	8.42			
42	2.98	2.98	2.98	2.97	2.95	2.91	12	7.80			
43	3.03	3.03	3.02	3.01	2.99	2.95	13	7.26			
44	3.08	3.08	3.07	3.06	3.04	2.99	14	6.81			
45	3.13	3.13	3.12	3.10	3.08	3.03	15	6.42			
46	3.18	3.18	3.17	3.15	3.13	3.07	16	6.07			
47	3.24	3.23	3.22	3.21	3.18	3.12	17	5.77			
48	3.29	3.29	3.28	3.26	3.23	3.17	18	5.50			
49	3.35	3.35	3.34	3.31	3.28	3.22	19	5.26			
50	3.42	3.41	3.40	3.37	3.33	3.27	20	5.04			
51	3.48	3.48	3.46	3.43	3.39	3.32					
52	3.55	3.55	3.53	3.50	3.44	3.38					
53	3.63	3.62	3.60	3.56	3.50	3.44					
54	3.71	3.70	3.68	3.63	3.57	3.50					
55	3.79	3.78	3.75	3.71	3.63	3.56					
56	3.87	3.86	3.84	3.78	3.69	3.63					
57	3.96	3.95	3.92	3.86	3.76	3.70					
58	4.06	4.05	4.01	3.94	3.83	3.77					
59	4.16	4.15	4.11	4.03	3.90	3.85					
60	4.27	4.27	4.21	4.11	3.97	3.93					
61	4.39	4.37	4.32	4.21	4.04	4.02					
62	4.51	4.49	4.43	4.30	4.11	4.10					
63	4.65	4.62	4.55	4.40	4.18	4.20					
64	4.79	4.76	4.67	4.50	4.25	4.30					
65	4.94	4.91	4.80	4.61	4.32	4.40					
66	5.10	5.06	4.94	4.71	4.39	4.51					
67	5.27	5.23	5.08	4.82	4.46	4.62					
68	5.45	5.40	5.23	4.93	4.53	4.74					
69	5.65	5.59	5.39	5.04	4.59	4.87					
70	5.86	5.79	5.55	5.15	4.65	5.00					
71	6.08	6.00	5.72	5.26	4.70	5.14					
72	6.33	6.22	5.89	5.37	4.75	5.29					
73	6.59	6.46	6.07	5.48	4.80	5.44					
74	6.87	6.71	6.26	5.58	4.84	5.61					

MINIMUM MONTHLY INCOME PLAN PAYMENTS
PER \$1,000 OF ANNUITY VALUE USED TO PURCHASE AN INCOME PLAN

Adjusted Age of Annuitant	PLAN A, B and C TABLES						
	GENDER NEUTRAL						
	PLAN A Life Income	PLAN B Life Income with Guaranteed Period			PLAN C Life Income with Installment Refund		
		5 Years	10 Years	15 Years	20 Years		
75	\$7.17	\$6.98	\$6.45	\$5.68	\$4.87	\$5.78	
76	7.49	7.27	6.64	5.77	4.91	5.96	
77	7.84	7.57	6.83	5.86	4.93	6.15	
78	8.21	7.89	7.02	5.94	4.96	6.35	
79	8.62	8.23	7.22	6.01	4.97	6.57	
80	9.05	8.58	7.40	6.07	4.99	6.79	
81	9.52	8.96	7.59	6.13	5.00	7.03	
82	10.03	9.34	7.76	6.18	5.01	7.28	
83	10.57	9.75	7.93	6.23	5.02	7.54	
84	11.16	10.16	8.09	6.27	5.03	7.81	
85	11.79	10.58	8.23	6.30	5.03	8.10	
86	12.47	11.01	8.36	6.33	5.04	8.40	
87	13.19	11.44	8.48	6.35	5.04	8.71	
88	13.96	11.87	8.59	6.37	5.04	9.05	
89	14.78	12.30	8.69	6.38	5.04	9.39	
90	15.64	12.71	8.78	6.39	5.04	9.75	
91	16.55	13.12	8.85	6.40	5.04	10.14	
92	17.50	13.51	8.92	6.41	5.04	10.54	
93	18.51	13.89	8.98	6.41	5.04	10.97	
94	19.57	14.26	9.03	6.41	5.04	11.43	
95	20.70	14.62	9.07	6.41	5.04	11.92	
96	21.91	14.98	9.10	6.42	5.04	12.46	
97	23.23	15.33	9.13	6.42	5.04	13.05	
98	24.71	15.67	9.15	6.42	5.04	13.70	
99	26.38	15.99	9.16	6.42	5.04	14.44	
100	28.31	16.30	9.17	6.42	5.04	15.26	

AIG Life Insurance Company

A Capital Stock Company

This is a FIXED INDEX INTEREST FLEXIBLE PREMIUM DEFERRED ANNUITY CERTIFICATE with a FIXED DECLARED INTEREST ACCOUNT. If an Income Plan is elected at maturity, income payments will begin on the Annuity Date. This certificate does not directly participate in any stock or other equity investments. NONPARTICIPATING – NOT ELIGIBLE FOR DIVIDENDS.

For Information, Service or to make a Complaint

Contact Your Servicing Agent, or Our Customer Service Department

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